



KeyBank National Association
OH-01-27-1242
127 Public Square
Cleveland OH 44114

Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

DEBRA LEE POLLEY
THE COLLEGE OF ST ROSE
432 WESTERN AVE
ALBANY NY 12203

KEYBANK NATIONAL ASSOCIATION INVESTMENT MANAGER FOR COLLEGE OF SAINT
ROSE CGA PROGRAM UNDER AGREEMENT DATED 11/17/2017

Investment Snapshot

Total Value on 12/31	\$81,353.32
Total Value on 12/01	\$86,357.09
Dollar Change this Period	\$-5,003.77

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VIEW YOUR STATEMENT ONLINE Contact us for details



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Table of Contents

Holdings Summary	3
Activity Summary	3
Income Summary	4
Realized Gain/Loss Summary	4
Holdings Detail - Principal Assets	5
Holdings Detail - Income Assets	10
Transaction Summary	12
Transaction Detail	13
Realized Gain/Loss from Sales	21
Account Statement Disclosures	22
Account Statement Disclosures	25
Account Statement Disclosures	26

Investment Management and Trust Wire Terms and Conditions

Each time you use the Wire Transfer Service, you will be legally bound to the Investment Management and Trust Terms and Conditions of Wire Transfers. Please refer to the key.com/kpbwiretransfer site for the current version of the Investment Management and Trust Terms and Conditions of Wire Transfers.

2157430.2 COLL OF ST ROSE CGA PM DIP M/AG PRI USD

The current investment objective of this account is Growth/Income. This objective is for investors who desire moderate growth with a secondary provision for income. Should you have any questions regarding the objective for the account please contact one of your team members listed on the front page of this statement.



Account Statement

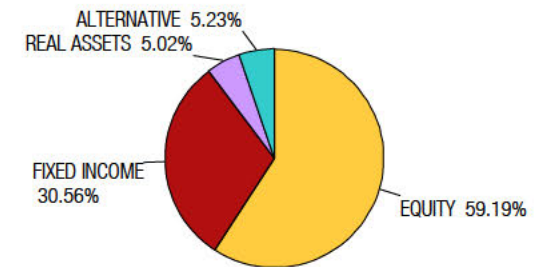
COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Holdings Summary

Base Currency: USD

	Value on 12/01	Value on 12/31	Estimated Annual Income	Unrealized Gain/Loss Tax Cost
Principal Holdings				
Equity	51,203.70	48,745.26	706.87	10,541.32
Fixed Income	25,680.67	25,170.36	1,300.83	-1,585.51
Real Assets	4,321.80	4,133.24	95.43	36.06
Alternative	4,378.91	4,309.57	76.72	301.93
Cash and Cash Equivalents	750.67	-370.33	0.00	0.00
Total Principal Holdings	86,335.75	81,988.10	2,179.85	9,293.80
Income Holdings				
Cash and Cash Equivalents	21.34	-634.78	0.00	0.00
Total Income Holdings	21.34	-634.78	0.00	0.00
Total Holdings	\$86,357.09	\$81,353.32	\$2,179.85	\$9,293.80
Accrued Income				
Principal Holdings	43.26	2.13		
Income Holdings	1.65	1.11		
Total Accrued Income	44.91	3.24		
Total Holdings with Accrued Income	\$86,402.00	\$81,356.56	\$2,179.85	\$9,293.80

Asset Allocation



Activity Summary

Total Value on 12/01	\$86,357.09
Administrative Expenses	-500.00
Cash and Securities Transferred In	356.85
Cash and Securities Transferred Out	-1,979.64
Dividends, Interest and Other Income	702.52
Net Change In Market Value of Securities	-3,583.50
Total Value on 12/31	\$81,353.32



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Income Summary

Taxable	This Period	Year-to-date
DIVIDENDS	478.52	2,612.42
TAXABLE INTEREST	224.00	3,666.78
Total Taxable	702.52	6,279.20
Total Income Summary	\$702.52	\$6,279.20

The Income Summary is for informational purposes only and should not be used for tax reporting purposes. The information provided is preliminary and may be subject to change. Some income may be incorrectly categorized between taxable and tax exempt. KeyBank's separate tax reporting documents and systems are accurately reporting the income. Please consult with your tax advisor on how this may impact your tax planning and reporting.

*Dividends includes short term capital gain dividends.

Realized Gain/Loss Summary

Short Term	This Period	Year-to-date
GAIN/LOSS FROM SALES/MATURITIES	0.00	2,398.29
Total Short Term	0.00	2,398.29
Long Term		
GAIN/LOSS FROM SALES/MATURITIES	0.00	45,534.83
LONG TERM CAPITAL GAIN MF DISTRIBUTION	310.96	310.96
Total Long Term	310.96	45,845.79

The Realized Gain/Loss Summary is for informational purposes only and should not be used for tax reporting purposes. The information provided is preliminary and may be subject to change. Gain/loss information reported on common funds may not reflect all accrued gain/loss basis adjustments. Gain/loss information will not be reported for limited partnerships and may not be accurately reflected for other alternative securities. Please refer to the disclosure listed in the back of the statement for more detail about limited partnerships and alternative holdings.

*Does not include short term capital gain dividends.



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Holdings Detail - Principal Assets

Base Currency: USD

Equity

Description	Quantity	Unit Price	Market Value	Cost per Unit	Tax Cost	Unrealized Gain/Loss	Estimated Annual Income	Current Market Yield(%)
Mutual Funds								
INVESTCO S&P 500 EQUAL WEIGHT EXCHANGE-TRADED FUND RSP	42.0000	175.230	7,359.66	112.68	4,732.64	2,627.02	111.64	1.52%
ISHARES CORE S&P 500 ETF CLOSED-END FUND IVV	18.0000	588.680	10,596.24	459.72	8,274.95	2,321.29	137.61	1.30%
ISHARES MSCI USA QUALITY FACTOR EXCHANGE-TRADED FUND QUAL	69.0000	178.080	12,287.52	130.62	9,012.81	3,274.71	124.96	1.02%
PRINCIPAL MIDCAP FUND OPEN-END FUND CL R-6 PMAQX	76.1490	44.630	3,398.53	26.93	2,051.01	1,347.52	6.94	0.20%
UNDISCOVERED MGRS BEHAVR VALUE FUND OPEN-END FUND INSTL CL UBV LX	40.0710	84.100	3,369.97	68.22	2,733.68	636.29	63.23	1.88%
Total Mutual Funds			37,011.92		26,805.09	10,206.83	444.38	1.20%
Non-US Mutual Funds								
GOLDMAN SACHS INTL EQUITY INSIGHTS FUND OPEN-END FUND INSTL CL GCIX	276.3910	13.930	3,850.13	13.64	3,770.60	79.53	95.35	2.48%



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Holdings Detail - Principal Assets (Continued)

Base Currency: USD

Equity

Description	Quantity	Unit Price	Market Value	Cost per Unit	Tax Cost	Unrealized Gain/Loss	Estimated Annual Income	Current Market Yield(%)
GQG PARTNERS EMERGING MKTS EQUITY OPEN-END FUND INSTL CL GQGIX	116.6150	16.540	1,928.81	15.36	1,791.21	137.60	32.89	1.71%
ISHARES CORE MSCI EAFE ETF CLOSED-END FUND IEFA	36.0000	70.280	2,530.08	68.18	2,454.55	75.53	87.84	3.47%
JOHCM INTERNATIONAL SELECT OPEN-END FUND CL I JOHIX	81.2590	22.830	1,855.14	23.76	1,931.07	-75.93	31.69	1.71%
RBC EMERGING MARKETS EQUITY FUND OPEN-END FUND CL I REEIX	119.6930	13.110	1,569.18	12.13	1,451.42	117.76	14.72	0.94%
Total Non-US Mutual Funds			11,733.34		11,398.85	334.49	262.49	2.24%
Total Equity			48,745.26		38,203.94	10,541.32	706.87	1.45%

Fixed Income

Description	Quantity	Unit Price	Market Value	Cost per Unit	Tax Cost	Unrealized Gain/Loss	Estimated Annual Income	Current Market Yield(%)
Mutual Funds								
GUGGENHEIM TOTAL RETURN BOND FUND OPEN-END FUND INSTL CL GIBIX	268.4530	23.450	6,295.22	24.32	6,530.11	-234.89	297.71	4.73%



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Holdings Detail - Principal Assets (Continued)

Base Currency: USD

Fixed Income

Description	Quantity	Unit Price	Market Value	Cost per Unit	Tax Cost	Unrealized Gain/Loss	Estimated Annual Income	Current Market Yield(%)
JPMORGAN CORE BOND FUND OPEN-END FUND CL I WOBDX	625.1530	10.100	6,314.05	10.18	6,364.06	-50.01	247.56	3.92%
METROPOLITAN WEST T/R BOND FD OPEN-END FUND CL I MWTIX	564.4390	8.870	5,006.57	9.69	5,469.77	-463.20	220.70	4.41%
PIMCO MORTGAGE OPPORTUNITIES & BOND FD OPEN-END FUND INSTL CL PMZIX	686.8220	9.220	6,332.50	10.16	6,981.32	-648.82	484.21	7.65%
VANGUARD LONG-TERM TREASURY FUND OPEN-END FUND ADM CL VUSUX	154.8820	7.890	1,222.02	9.11	1,410.61	-188.59	50.65	4.14%
Total Mutual Funds			25,170.36		26,755.87	-1,585.51	1,300.83	5.17%
Total Fixed Income			25,170.36		26,755.87	-1,585.51	1,300.83	5.17%

Real Assets

Description	Quantity	Unit Price	Market Value	Cost per Unit	Tax Cost	Unrealized Gain/Loss	Estimated Annual Income	Current Market Yield(%)
Commodities								
ISHARES GOLD TRUST EXCHANGE-TRADED FUND IAU	21.0000	49.510	1,039.71	34.46	723.66	316.05	0.00	0.00%
Total Commodities			1,039.71		723.66	316.05	0.00	0.00%
Other Real Assets								



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Holdings Detail - Principal Assets (Continued)

Base Currency: USD

Real Assets

Description	Quantity	Unit Price	Market Value	Cost per Unit	Tax Cost	Unrealized Gain/Loss	Estimated Annual Income	Current Market Yield(%)
ISHARES BARCLAYS TIPS BOND FUND CLOSED-END FUND TIP	8.0000	106.550	852.40	124.31	994.48	-142.08	20.21	2.37%
Total Other Real Assets			852.40		994.48	-142.08	20.21	2.37%
Infrastructure Fund								
LAZARD GLOBAL LISTED INFRASTR PT OPEN-END FUND INSTL CL GLIFX	81.4950	15.630	1,273.77	15.57	1,268.73	5.04	42.30	3.32%
Total Infrastructure Fund			1,273.77		1,268.73	5.04	42.30	3.32%
Natural Resources								
GMO RESOURCES FUND OPEN-END FUND CL R6 GAAHX	52.9190	18.280	967.36	20.98	1,110.31	-142.95	32.92	3.40%
Total Natural Resources			967.36		1,110.31	-142.95	32.92	3.40%
Total Real Assets			4,133.24		4,097.18	36.06	95.43	2.31%

Alternative

Description	Quantity	Unit Price	Market Value	Cost per Unit	Tax Cost	Unrealized Gain/Loss	Estimated Annual Income	Current Market Yield(%)
Mutual Funds								
BLACKROCK SYSTEMATIC MULTI-STRAT OPEN-END FUND INSTL CL BIMBX	102.1260	10.100	1,031.47	9.88	1,009.41	22.06	42.08	4.08%



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Holdings Detail - Principal Assets (Continued)

Base Currency: USD

Alternative								
Description	Quantity	Unit Price	Market Value	Cost per Unit	Tax Cost	Unrealized Gain/Loss	Estimated Annual Income	Current Market Yield(%)
JPMORGAN HEDGED EQUITY FUND OPEN-END FUND CL I JHEQX	32.7680	33.120	1,085.28	23.89	782.68	302.60	10.49	0.97%
MERGER FUND OPEN-END FUND INSTL CL MERIX	63.0650	16.920	1,067.06	17.16	1,082.24	-15.18	24.15	2.26%
PIMCO TRENDS MANAGED FUTURES STRATEGY FD OPEN-END FUND INSTL CL PQTIX	107.8310	10.440	1,125.76	10.51	1,133.31	-7.55	0.00	0.00%
Total Mutual Funds			4,309.57		4,007.64	301.93	76.72	1.78%
Total Alternative			4,309.57		4,007.64	301.93	76.72	1.78%

Cash and Cash Equivalents

Description	Quantity	Unit Price	Market Value	Cost per Unit	Tax Cost	Unrealized Gain/Loss	Estimated Annual Income	Current Market Yield(%)
Cash								
US DOLLAR CURRENCY USD	-370.3300	1.000	-370.33	1.00	-370.33	0.00	0.00	0.00%
Total Cash			-370.33		-370.33	0.00	0.00	0.00%
Money Market Funds								
Total Money Market Funds			0.00		0.00	0.00	0.00	0.00%
Total Cash and Cash Equivalents			-370.33		-370.33	0.00	0.00	0.00%
Total Principal Holdings			81,988.10		72,694.30	9,293.80	2,179.85	2.66%



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Holdings Detail - Income Assets

Base Currency: USD

Cash and Cash Equivalents

Description	Quantity	Unit Price	Market Value	Cost per Unit	Tax Cost	Unrealized Gain/Loss	Estimated Annual Income	Current Market Yield(%)
Cash								
US DOLLAR CURRENCY USD	-634.7800	1.000	-634.78	1.00	-634.78	0.00	0.00	0.00%
Total Cash			-634.78		-634.78	0.00	0.00	0.00%
Money Market Funds								
Total Money Market Funds			0.00		0.00	0.00	0.00	0.00%
Total Cash and Cash Equivalents			-634.78		-634.78	0.00	0.00	0.00%
Total Income Holdings			-634.78		-634.78	0.00	0.00	0.00%
Total Holdings			\$81,353.32		\$72,059.52	\$9,293.80	\$2,179.85	2.68%
Accrued Income								
Principal Holdings			2.13		2.13			
Income Holdings			1.11		1.11			
Total Accrued Income			3.24		3.24			



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Holdings Detail - Income Assets (Continued)

Base Currency: USD

Cash and Cash Equivalents

Description	Quantity	Unit Price	Market Value	Cost per Unit	Tax Cost	Unrealized Gain/Loss	Estimated Annual Income	Current Market Yield(%)
Total Holdings with Accrued Income			\$81,356.56		\$72,062.76		\$2,179.85	



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Transaction Summary

Base Currency: USD

	Income Cash	Principal Cash	Tax Cost
Beginning Balance on 12/01	0.00	0.00	73,479.79
Cash Transactions			
Cash Transactions-Receipts			
ACI SALES	629.00	750.67	-1,379.67
CASH TRANSFERS IN	0.00	45.89	0.00
DIVIDENDS	478.52	310.96	0.00
TAXABLE INTEREST	224.00	0.00	0.00
Total Cash Transactions-Receipts	1,331.52	1,107.52	-1,379.67
Cash Transactions-Disbursements			
ACI PURCHASES	-607.66	0.00	607.66
CASH TRANSFERS OUT	-45.89	0.00	0.00
FEES AND EXPENSES	0.00	-500.00	0.00
OTHER DISBURSEMENTS	-1,312.75	-621.00	0.00
PURCHASES	0.00	-356.85	356.85
Total Cash Transactions-Disbursements	-1,966.30	-1,477.85	964.51
Ending Balance on 12/31	\$-634.78	\$-370.33	\$73,064.63



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Transaction Detail

Date	Description	Income Cash	Principal Cash	Tax Cost
Beginning balance on 12/01		0.00	0.00	73,479.79
12/02	INTEREST KEYBANK DEPOSIT SWEEP INSTITUTIONAL SHARES REC DT 12/01/2024 PAY DT 12/01/2024	1.65		
12/02	INTEREST KEYBANK DEPOSIT SWEEP INSTITUTIONAL SHARES REC DT 12/01/2024 PAY DT 12/01/2024	43.26		
12/02	MUTUAL FUNDS - REGULAR INTEREST 268.453 SHARES @ 0.0960317 GUGGENHEIM TOTAL RETURN BOND FUND \$0.757 REC DT 11/29/2024 PAY DT 11/29/2024	25.78		
12/02	MUTUAL FUNDS - REGULAR INTEREST 686.822 SHARES @ 0.05704535 PIMCO MORTGAGE OPPTYS & BOND FUND \$0.588 REC DT 11/29/2024 PAY DT 11/29/2024	39.18		
12/02	MUTUAL FUNDS - REGULAR INTEREST 154.882 SHARES @ 0.02731111 VANGUARD LONG-TERM TREASURY FUND \$0.346 REC DT 11/29/2024 PAY DT 11/29/2024	4.23		
12/02	MUTUAL FUNDS - REGULAR INTEREST WESTERN ASSET CORE PLUS BOND \$0.426 REC DT 11/29/2024 PAY DT 11/29/2024	2.01		
12/03	MUTUAL FUNDS - REGULAR INTEREST 564.439 SHARES @ 0.03339599 METROPOLITAN WEST T/R BOND FD \$0.143 REC DT 11/29/2024 PAY DT 11/29/2024	18.85		
12/05	MUTUAL FUNDS - DIVIDENDS 8 SHARES @ 0.189903 ISHARES TIPS BOND ETF REC DT 12/02/2024 PAY DT 12/05/2024	1.52		



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Transaction Detail (Continued)

Date	Description	Income Cash	Principal Cash	Tax Cost
12/12	MUTUAL FUNDS - DIVIDENDS 81.259 SHARES @ 0.38961828 JOHCM INTERNATIONAL SELECT \$0.440 REC DT 12/10/2024 PAY DT 12/11/2024	31.66		
12/13	MUTUAL FUNDS - LONG TERM CASH 267.932 SHARES @ 0.47138823 GOLDMAN SACHS INTL EQUITY INSIGHTS FUND \$0.463 REC DT 12/11/2024 PAY DT 12/13/2024		126.30	
12/13	MUTUAL FUNDS - LONG TERM CASH 39.06 SHARES @ 1.54633816 UNDISCOVERED MGRS BEHAVR VALUE FUND \$0.826 REC DT 12/11/2024 PAY DT 12/13/2024		60.40	
12/13	MUTUAL FUNDS - SHORT TERM CASH 39.06 SHARES @ 0.77316908 UNDISCOVERED MGRS BEHAVR VALUE FUND \$0.826 REC DT 12/11/2024 PAY DT 12/13/2024	30.20		
12/13	TRANSFER TO TRANSFERRED TO PORTFOLIO 2157430.2	-30.20		
12/13	TRANSFER FROM TRANSFERRED FROM PORTFOLIO 2157430.1		30.20	
12/13	MUTUAL FUNDS - REINV OF CAP GAIN LT 8.459 SHARES GOLDMAN SACHS INTL EQUITY INSIGHTS FUND \$0.463 TRADE 12/13/2024 SETTLE 12/13/2024 8.459 UNITS @ 14.93		-126.30	126.30



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Transaction Detail (Continued)

Date	Description	Income Cash	Principal Cash	Tax Cost
12/13	MUTUAL FUNDS - REINV OF CAP GAIN LT 0.674 SHARE UNDISCOVERED MGRS BEHAVR VALUE FUND \$0.826 TRADE 12/13/2024 SETTLE 12/13/2024 0.674 UNITS @ 89.63		-60.40	60.40
12/13	MUTUAL FUNDS - REINV OF CAP GAIN ST 0.337 SHARE UNDISCOVERED MGRS BEHAVR VALUE FUND \$0.826 TRADE 12/13/2024 SETTLE 12/13/2024 0.337 UNITS @ 89.63		-30.20	30.20
12/16	MUTUAL FUNDS - LONG TERM CASH 73.954 SHARES @ 1.39627298 PRINCIPAL MIDCAP FUND REC DT 12/11/2024 PAY DT 12/12/2024		103.26	
12/16	MUTUAL FUNDS - REINV OF CAP GAIN LT 2.195 SHARES PRINCIPAL MIDCAP FUND TRADE 12/12/2024 SETTLE 12/12/2024 2.195 UNITS @ 47.05		-103.26	103.26
12/19	MUTUAL FUNDS - REGULAR INTEREST 62.129 SHARES @ 0.38259094 MERGER FUND REC DT 12/17/2024 PAY DT 12/18/2024	23.77		
12/19	MUTUAL FUNDS - SHORT TERM CASH 62.129 SHARES @ 0.25253899 MERGER FUND REC DT 12/17/2024 PAY DT 12/18/2024	15.69		
12/19	TRANSFER TO TRANSFERRED TO PORTFOLIO 2157430.2	-15.69		



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Transaction Detail (Continued)

Date	Description	Income Cash	Principal Cash	Tax Cost
12/19	TRANSFER FROM TRANSFERRED FROM PORTFOLIO 2157430.1		15.69	
12/19	MUTUAL FUNDS - REINV OF CAP GAIN ST 0.936 SHARE MERGER FUND TRADE 12/18/2024 SETTLE 12/18/2024 0.936 UNITS @ 16.76		-15.69	15.69
12/20	FEES BY DEDUCTION FOR SERVICES PROVIDED FOR THE PERIOD 10/31/2024 TO 11/30/2024		-500.00	
12/20	MUTUAL FUNDS - DIVIDENDS 18 SHARES @ 2.134185 ISHARES CORE S&P 500 ETF \$7.43600 REC DT 12/17/2024 PAY DT 12/20/2024	38.42		
12/20	MUTUAL FUNDS - DIVIDENDS 36 SHARES @ 1.130479 ISHARES CORE MSCI EAFE ETF \$2.27700 REC DT 12/17/2024 PAY DT 12/20/2024	40.70		
12/20	MUTUAL FUNDS - DIVIDENDS 69 SHARES @ 0.547524 ISHARES MSCI USA QUALITY FACTOR ETF \$1.80900 REC DT 12/17/2024 PAY DT 12/20/2024	37.78		
12/20	MUTUAL FUNDS - DIVIDENDS 276.391 SHARES @ 0.3449099 GOLDMAN SACHS INTL EQUITY INSIGHTS FUND \$0.463 REC DT 12/18/2024 PAY DT 12/20/2024	95.33		
12/20	MUTUAL FUNDS - REGULAR INTEREST 32.768 SHARES @ 0.07995601 JPMORGAN HEDGED EQUITY FUND \$0.226 REC DT 12/18/2024 PAY DT 12/20/2024	2.62		



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Transaction Detail (Continued)

Date	Description	Income Cash	Principal Cash	Tax Cost
12/20	MUTUAL FUNDS - DIVIDENDS 40.071 SHARES @ 1.5781979 UNDISCOVERED MGRS BEHAVR VALUE FUND \$0.826 REC DT 12/18/2024 PAY DT 12/20/2024	63.24		
12/23	MUTUAL FUNDS - DIVIDENDS 8 SHARES @ 0.160303 ISHARES TIPS BOND ETF REC DT 12/18/2024 PAY DT 12/23/2024	1.28		
12/23	MUTUAL FUNDS - DIVIDENDS 80.723 SHARES @ 0.16302661 LAZARD GLOBAL LISTED INFRASTR PT \$0.766 REC DT 12/19/2024 PAY DT 12/23/2024	13.16		
12/23	MUTUAL FUNDS - LONG TERM CASH 80.723 SHARES @ 0.14741768 LAZARD GLOBAL LISTED INFRASTR PT \$0.766 REC DT 12/19/2024 PAY DT 12/23/2024		11.90	
12/23	MUTUAL FUNDS - DIVIDENDS 119.003 SHARES @ 0.12268596 RBC EMERGING MARKETS EQUITY FUND \$0.153 REC DT 12/18/2024 PAY DT 12/19/2024	14.60		
12/23	MUTUAL FUNDS - LONG TERM CASH 119.003 SHARES @ 0.07646865 RBC EMERGING MARKETS EQUITY FUND \$0.153 REC DT 12/18/2024 PAY DT 12/19/2024		9.10	
12/23	MUTUAL FUNDS - REINV OF CAP GAIN LT 0.772 SHARE LAZARD GLOBAL LISTED INFRASTR PT \$0.766 TRADE 12/23/2024 SETTLE 12/23/2024 0.772 UNITS @ 15.41		-11.90	11.90



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Transaction Detail (Continued)

Date	Description	Income Cash	Principal Cash	Tax Cost
12/23	MUTUAL FUNDS - REINV OF CAP GAIN LT 0.69 SHARE RBC EMERGING MARKETS EQUITY FUND \$0.153 TRADE 12/19/2024 SETTLE 12/19/2024 0.69 UNITS @ 13.19		-9.10	9.10
12/24	MUTUAL FUNDS - DIVIDENDS 52.919 SHARES @ 0.55008577 GMO RESOURCES FUND \$0.376 REC DT 12/20/2024 PAY DT 12/24/2024	29.11		
12/27	MUTUAL FUNDS - DIVIDENDS 42 SHARES @ 0.61965 INVESCO S&P 500 EQUAL WEIGHT \$2.64700 REC DT 12/23/2024 PAY DT 12/27/2024	26.03		
12/30	MUTUAL FUNDS - DIVIDENDS 116.615 SHARES @ 0.28178188 GQG PARTNERS EMERGING MKTS EQUITY \$0.716 REC DT 12/26/2024 PAY DT 12/30/2024	32.86		
12/30	MUTUAL FUNDS - REGULAR INTEREST 625.153 SHARES @ 0.03298392 JPMORGAN CORE BOND FUND \$0.320 REC DT 12/26/2024 PAY DT 12/30/2024	20.62		
12/31	MISCELLANEOUS DISBURSEMENT PAID TO ANN MARIE WEIS QUARTERLY ANNUITY PAYMENT THE COLLEGE OF ST ROSE SEGREGATED GIFT ANNUITY FUND ANN MARIE WEIS	-629.00		
12/31	MISCELLANEOUS DISBURSEMENT PAID TO ANN MARIE WEIS QUARTERLY ANNUITY PAYMENT THE COLLEGE OF ST ROSE SEGREGATED GIFT ANNUITY FUND ANN MARIE WEIS		-621.00	



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Transaction Detail (Continued)				
Date	Description	Income Cash	Principal Cash	Tax Cost
12/31	MISCELLANEOUS DISBURSEMENT PAID TO SHARON MANERI QUARTERLY ANNUITY PAYMENT THE COLLEGE OF ST ROSE SEGREGATED GIFT ANNUITY FUND SHARON MANERI	-115.00		
12/31	MISCELLANEOUS DISBURSEMENT PAID TO ARLENE M BROWN QUARTERLY ANNUITY PAYMENT THE COLLEGE OF ST ROSE SEGREGATED GIFT ANNUITY FUND ARLENE M BROWN	-568.75		
12/31	MUTUAL FUNDS - REGULAR INTEREST 102.126 SHARES @ 0.41155036 BLACKROCK SYSTEMATIC MULTI-STRAT REC DT 12/27/2024 PAY DT 12/31/2024	42.03		
12/31	MUTUAL FUNDS - DIVIDENDS 76.149 SHARES @ 0.09113709 PRINCIPAL MIDCAP FUND REC DT 12/26/2024 PAY DT 12/27/2024	6.94		
Various	SWEEP PURCHASE CONSOLIDATED STATEMENT OF ACTIVITY 607.6600 UNITS KEYBANK DEPOSIT SWEEP	-607.66		607.66
Various	SWEEP REDEMPTION CONSOLIDATED STATEMENT OF ACTIVITY -629.0000 UNITS KEYBANK DEPOSIT SWEEP	629.00		-629.00
Various	SWEEP REDEMPTION CONSOLIDATED STATEMENT OF ACTIVITY -750.6700 UNITS KEYBANK DEPOSIT SWEEP		750.67	-750.67
Ending balance on 12/31		\$-634.78	\$-370.33	\$73,064.63



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG7430
December 01, 2024 - December 31, 2024

Transaction Detail (Continued)				
Date	Description	Income Cash	Principal Cash	Tax Cost
The amounts displayed in the Transaction Detail are for informational purposes only and should not be used for tax reporting purposes Certain explanations relating to the Gross Amount and Non-Resident Tax Withholding of non-US securities may be referencing local currency rather than US dollars. The Income Received column reflects the value in US dollars.				



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Realized Gain/Loss from Sales

Base Currency: USD

Description	Settle Date	Trade Date	Units Sold	Proceeds	Tax Cost	Short Term Gain/Loss	Long Term Gain/Loss
Total Realized Gain/Loss from Sales				\$0.00	\$0.00	\$0.00	\$0.00

The Realized Gain/Loss from Sales schedule is for informational purposes only and should not be used for tax reporting purposes. The information provided is preliminary and may be subject to change. This schedule does not include the impact of any taxable corporate action activity. Gain/loss information reported on common funds may not reflect all account gain/loss basis adjustments. Gain/loss information will not be reported for limited partnerships and may not be accurately reflected for other alternative securities. Please refer to the disclosure listed in the back of the statement for more detail about limited partnerships and alternative holdings.



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Account Statement Disclosures

Statement Content Information

The values shown throughout this statement are for informational purposes only and should not be used for tax reporting purposes and should not be relied upon for investment and financial decisions. The information reported is to provide detail of the financial transactions during the period reflected in this statement. The information provided for income and gain/loss reporting is preliminary. As a result, some detail may not be available at the time of the transaction, it does not take into effect the impact of any tax laws and therefore is subject to change. KeyBank's separate tax reporting documents and systems are accurately reporting income and the gain/loss information. Please contact your Relationship Team listed on the front of this statement to discuss any questions related to information provided in this statement.

Realized Gain/Loss Reporting for Limited Partnerships and Alternative Holdings

Gain/loss information will not be reported and/or may not be accurately reflected for limited partnerships and other alternative securities. The tax cost basis reported on the statement should not be used for tax reporting or any purposes other than general information. Partnerships will provide detailed gain/loss information and tax cost basis upon final audit which is generally the first quarter of the following year but may vary by issuer. As a result, KeyBank does not report realized gain/loss on limited partnerships and alternative assets on statements. Please consult with your tax advisor on how these assets impact your tax planning and reporting.

Transaction Schedules - Tax Cost

The "Tax Cost" column includes the adjusted basis of both the principal and income assets for each transaction description. For the tax cost of any individual asset, refer to the "Holdings Detail - Principal Assets" or the "Holdings Detail - Income Assets".

Tax Reporting on Option and Similar Contracts

This statement does not include tax transaction reporting of individual settlements of options and similar contracts. This information is available through your Relationship Team listed on the first page of the statement. Key Private Bank's detailed tax information letter provides comprehensive tax and gain/loss information for the account, including reporting on options and similar contracts.

Market Value

For securities traded on a major exchange, market values are priced as of the statement date as provided by various pricing services. The method and frequency of pricing assets not traded on a major exchange varies depending on the type of asset; therefore, the price shown on your statement may not be a current value as of the statement date.

Fair Value Measurements and Disclosure

It is the responsibility of the client to review values contained in this statement consistent with Fair Value Measurement and Disclosure Requirements prior to their use for financial reporting purposes.

Automated Cash Investment

All uninvested cash balances are swept to zero at the end of each day and are invested in a short-term investment vehicle for users of proprietary automated cash management funds. For users of non-proprietary cash management funds, uninvested cash balances are swept to zero as of the fund's trading cut-off time and are invested in the short-term investment vehicle. Some users will have the KeyBank Deposit Sweep as their short-term investment vehicle. The KeyBank Deposit Sweep is a KeyBank National Association account. There is no additional fee for the sweep service, and the account is subject to FDIC coverage and is also subject to additional collateral requirements under applicable law.

Holdings and Activity Disclosure

The information contained in this statement is a true and accurate business record of your account holdings and activity. Any other representation or report derived from this information is illustrative only and cannot be relied upon for account history or future performance.

The amounts displayed in the Holdings Detail are for informational purposes only and should not be used for tax reporting purposes. The amounts provided for Estimated Annual Income and Current Yield project an estimate and should not be relied upon for making investment and financial decisions. Estimated Annual Income, Accrued Income and Current Yield will reflect 0.00 for discounted securities. Estimated Annual Income and Current Yield for variable rate securities is based on the annual income rate in lieu of the periodic payment factor. Historical results may not predict future income rates. Holdings that contain an Acquisition Date of 02/22/79 and a Book Value/Tax Cost of \$1.01 indicate "Unknown" values. Unrealized Gain/loss information may not be accurately reflected for common funds, limited partnerships and other alternative securities. Please refer to the disclosure listed in the back of the statement for more detail about limited partnerships and alternative holdings. Please contact your Relationship Team listed on the front of this statement to discuss any questions related to information provided in this statement.

Pricing of Unique and Thinly-traded Assets

This account may contain one or more assets that are not exchanged or traded or readily valued in an established market. Key will use its best efforts to obtain periodically updated fair market values of these assets or it will assign values to individual assets consistent with Key's Valuation Guidelines. Key may accept values it is directed to accept by an empowered party provided those values are consistent with applicable law and Key's regulatory reporting requirements. Because these values are used to calculate fees, you should review these values periodically. Contact your Relationship Team listed on the first page of your statement for an explanation of how any value was determined.



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Account Statement Disclosures

Regarding Investment in Non-Proprietary Mutual Funds

Your account (the "Account") may be invested in mutual funds for which neither KeyBank National Association nor any of its affiliates or subsidiaries ("Key") serves as an investment adviser, fund manager, or distributor. Key may provide shareholder servicing, record-keeping, custodial, sub-transfer agent and/or communications services with respect to these mutual fund investments. **Where permitted by agreement and by applicable law, Key may receive reasonable compensation for these services with respect to the Account's mutual fund investments.** The total compensation paid to Key for these services will not exceed an annual rate of 25 basis points (.25%), multiplied by the value of the Account's investment in a particular mutual fund. This compensation is paid to Key by the mutual fund and/or its service providers and is in addition to the regular fees for the Account.

Actual compensation may vary based upon total investments by Key accounts with the particular mutual fund(s) held in your Account. Prospectuses for mutual funds in which the Account invests are available upon request.

Investments are:

NOT FDIC INSURED * NOT BANK GUARANTEED * MAY LOSE VALUE * NOT A DEPOSIT * NOT INSURED BY ANY
FEDERAL OR STATE GOVERNMENT AGENCY.



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Account Statement Disclosures

Common Trust Funds

Consistent with 12 CFR 9.18 and applicable law:

1. KeyBank National Association ("KeyBank") will charge most of the Common and Collective Trust Funds (the "Funds") that it maintains the reasonable expenses incurred in the administration of the Funds, including annual financial report ("Annual Report") preparation, audit, printing and distribution. KeyBank charges \$1,500 per year for tax preparation, where permitted.
2. KeyBank will charge most of the Funds that it maintains the reasonable expenses incurred in the administration of the Funds, including valuation of assets; administration of cash balances, recordkeeping, reconciliation of withdrawals and admissions, distribution of income, settlement of trades; additional necessary computer systems, support and hardware. These expenses will be charged to each Fund monthly based on the average value of the Fund. These expenses will be disclosed in the Annual Report prepared for each Fund. In the future KeyBank may charge the Funds for extraordinary tax and legal services provided to the funds and will disclose those expenses in the Annual Report prepared for each Fund.
3. KeyBank maintains a research team that is responsible for analyzing individual securities and strategies for use in client portfolios. Appropriately diversified portfolios contain allocations to a variety of asset classes and investment styles, including investment styles that are not part of KeyBank's proprietary investment capabilities. KeyBank Portfolio Managers manage "Key Trust" Funds and "Charitable" Funds that incorporate one of our proprietary investment capabilities. The remaining Funds (listed below) are managed by various Third Party Investment Managers ("Third Party Managers"). KeyBank maintains a team that performs initial and ongoing due diligence on the capabilities, organization and investment processes of the Third Party Managers and others. KeyBank may charge a Third Party Manager's fee to a Fund (1) the fee is reasonable; (2) if the fee is permitted by Regulation and Ohio law; (3) for investment styles that are not part of KeyBank's proprietary capabilities; (4) if the fee is disclosed in compliance with Ohio law and (5) the fee is commensurate with the value of legitimate services of tangible benefit to the participating accounts that would not have been provided to the accounts if they were not invested in the Fund.

Effective May 1, 2018, KeyBank will charge the following Funds the fees paid to their Third Party Managers, calculated and collected on a daily basis.

Name	Daily Weighted Asset Fee
Key Trust Mid Cap Fund	50
Charitable International Equity Fund	Will depend on investments in other funds and portion directly managed by Third Party Managers.
Charitable Mid Capitalization Fund	Will depend on investments in other funds and portion directly managed by Third Party Managers.
Charitable Multi Asset Fund	Will depend on investments in other Funds and portion directly managed by Third Party Managers.
Charitable US Equity Fund	Will depend on investments in other Funds and portion directly managed by Third Party Managers.
Charitable Core Fixed Income Fund	Will depend on investments in other Funds and portion directly managed by Third Party Managers.
Charitable Opportunistic Income Fund	Will depend on investments in other Funds and portion directly managed by Third Party Managers.
Charitable Alternatives Fund	Will depend on investments in other Funds and portion directly managed by Third Party Managers.
Charitable Real Assets Fund	Will depend on investments in other Funds and portion directly managed by Third Party Managers.
Charitable Small Cap Fund	Will depend on investments in other Funds and portion directly managed by Third Party Managers.

Third Party Managers and their fees are subject to change.

Affiliate Transactions Practices for Ohio Accounts and the Key Trust Common Trust Funds:

KeyBank Capital Markets Inc. engages in securities underwriting activities, either as a syndicate member or principal underwriter. When acting in a fiduciary capacity, securities, including municipal issues, may be purchased from a syndicate for which KeyBank Capital Markets Inc. is the distributor, principal underwriter or a syndicate member in accordance with Section 23B of the Federal Reserve Act. KeyBank Capital Markets Inc. is a registered broker-dealer, member NYSE/FINRA/SIPC. KeyBank Capital Markets Inc. and KeyBank National Association are subsidiaries of KeyCorp.

Investments are:

NOT FDIC INSURED • NOT BANK GUARANTEED • MAY LOSE VALUE
• NOT A DEPOSIT • NOT INSURED BY ANY FEDERAL OR STATE GOVERNMENT AGENCY.



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Account Statement Disclosures

Trust Accounts

Pursuant to 12 CFR 12.5(b), if KeyBank effectuates securities transactions for a trust account, in which KeyBank exercises investment discretion other than in an agency capacity, KeyBank shall give written notification about any particular security transaction within a reasonable time after a person having the power to terminate the account, or, if there is no such person, any person holding a vested beneficial interest in the account, requests written notification in the form prescribed in 12 CFR 12.4(a) or (b). Otherwise, written notification about security transactions is not required to be given at the time of the transaction.



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Account Statement Disclosures - Schedule Details

Important Information

About the Scheduled Delivery of Tax Information

At Key Wealth we understand that providing tax information in a timely manner is a top priority. There are different deadlines for providing this information for Agency/Investment Management Accounts (Form 1099) and for Trust Accounts (Schedule K-1). Below is the anticipated 2024 tax information delivery schedule for receiving the important Federal and State tax documents you will need to prepare your 2024 tax returns.

The Internal Revenue Service deadline for mailing Recipient Copies of consolidated Forms-1099 is **February 17, 2025**. However we receive an extension of time to send Forms-1099 and Tax Information Statements until **March 17, 2025**. Tax Information statements, which include composite Forms 1099 when appropriate, will be mailed to KPB Agency/Investment Management and Custody account clients on or before this date. Accounts invested in Master Limited Partnerships will receive Form 1065, Schedule K-1 (these forms will not be included in KeyBank's Tax Information Statements) directly from the partnership.

Fiduciary Clients

The Internal Revenue Service deadline for **Fiduciary Returns is April 15, 2025**. A Detailed Tax Information Letter (Schedule K-1) is issued to the beneficiaries of a trust when the Fiduciary Trust Return (Form 1041) is completed. **Generally, this information will be mailed to trust clients by February 28, 2025** unless the trust holds one or more of the assets described below.

Assets included within Agency/Investment Management Accounts and Trusts

Assets like Mutual Fund Investments, Unit Investment Trusts, Royalty Trusts, Commodity Trusts, and Real Estate Mortgage Investment Conduits often adjust the tax classification of income during the first few months of the New Year. These updates are referred to as Income Reallocation and generally result in more favorable tax treatment for holders of these investments.

Payers are required to report Income Reallocation information based on the type of investment:

Due By February 17, 2025	Mutual Fund Investments
Due By March 17, 2025	Unit Investment Trusts, Royalty Trusts, Real Estate Mortgage Investment Conduits, Commodity Trusts and Partnerships*

Detailed Tax Information Letters will be available to holders of these investments between February 17th and March 17th as Income Reallocation information becomes available. Please be advised that Income Reallocations may be revised by the payer after the original information is delivered. KeyBank has no control over the delivery of this revised information and generates corrected Detailed Tax Information Letters, and Forms 1099, upon receipt of updated information. We recommend delaying the preparation of your individual income tax return until March 28th to allow for any revisions we may receive.

*Partnership Investments are due by March 17, 2025, and may extend the due date of their reporting to investors until September 15, 2025. Detailed Tax Information Letters cannot be prepared for trust beneficiaries until the partnership's tax information is received. If the Partnership tax return is extended, the Detailed Tax Information Letters will be delayed.



Account Statement

COLLEGE OF ST ROSE CGA PRGM DIP M/AG 7430
December 01, 2024 - December 31, 2024

Account Statement Disclosures

Soft Dollar Policy

Subject to the policy of seeking best execution for transactions, and also subject to the criteria of Section 28(e) of the Securities and Exchange Act of 1934 ("Section 28(e)"), KeyBank may, in circumstances where it has brokerage discretion and in which execution is comparable, place trades with a broker that is providing brokerage and research services to us ("Bundled Provider"). In certain cases, KeyBank may enter into commission sharing agreements with brokers and entities who provide research services to us ("CSA Provider"). In selecting both Bundled Providers and CSA Providers, we will make a good faith determination that the amount of the commission charged is reasonable in relation to the value of the brokerage and research services received, viewed in terms of either the specific transactions or our overall responsibility to the accounts for which we exercise investment discretion.

Investments in Non-Deposit Products

Non-Deposit Products are:

**NOT FDIC INSURED * NOT BANK GUARANTEED * MAY LOSE VALUE * NOT A DEPOSIT *
NOT INSURED BY ANY FEDERAL OR STATE GOVERNMENT AGENCY.**

Key Private Bank Logo

Key Private Bank is the marketing name through which KeyBank National Association (KeyBank) provides a range of financial products and solutions.



7008

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THE COLLEGE OF SAINT ROSE
DONOR RESTRICTED FUNDS
DEBTOR IN POSSESSION
CASE # 24-11131
432 WESTERN AVENUE
ALBANY NY 12203-1400

Questions or comments?
Call 1-800-821-2829

Commercial Money Market Deposit	7008	
THE COLLEGE OF SAINT ROSE		
DONOR RESTRICTED FUNDS		
DEBTOR IN POSSESSION		
	Beginning balance 11-30-24	\$1,465,714.99
	Interest paid	+3,161.61
	Ending balance 12-31-24	\$1,468,876.60

**Interest
earned**

Annual percentage yield (APY) earned	2.57%
Number of days this statement period	31
Interest paid 12-31-24	\$3,161.61
Interest earned this statement period	\$3,161.60
Interest paid year-to-date	\$7,503.79

**Fees and
charges**

See your Account Analysis statement for details.

CUSTOMER ACCOUNT DISCLOSURES

The following disclosures apply only to accounts covered by the Federal Truth-in-Lending Act or the Federal Electronic Funds Transfer Act, as amended, or similar state laws.

IN CASE OF ERROR OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS:

Call us at the phone number indicated on the first page of this statement, OR write us at the address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

**KeyBank
Customer Disputes
NY-31-55-0228
555 Patroon Creek Blvd
Albany, NY 12206**

- Tell us your name and Account number;
- Describe the error or transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

- XFER TO SAV - Transfer to Savings Account
- XFER FROM SAV - Transfer from Savings Account
- XFER TO CKG - Transfer to Checking Account
- XFER FROM CKG - Transfer from Checking Account
- PMT TO CR CARD - Payment to Credit Card
- ADV CR CARD - Advance from Credit Card

Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the reverse side to find out whether or not the deposit has been made.

IMPORTANT LINE OF CREDIT INFORMATION

What To Do If You Think You Find A Mistake on Your Statement: If you think there is an error on your statement, write us at: KeyBank N.A., P.O Box 93885, Cleveland, OH 44101- 4825.

In your letter, give us the following information:

- **Account Information :** Your name and account number.
- **Dollar Amount :** The dollar amount of the suspected error.
- **Description of the Problem :** If you think there is an error on your bill, describe what you believe is wrong and why you believe it was a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Explanation of Finance Charge: Your Finance Charge attributable to interest (hereinafter referred to as interest) is computed using the Average Daily Balance method.

Average Daily Balance method (Balance Subject to Interest Rate): Your interest is computed on all purchases and cash advances (collectively "advances") from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the "Average Daily Balance" of your line of credit (including current transactions) and multiplying by the number of days in the billing cycle. To get the Average Daily Balance we take the beginning balance of your line of credit each day, add any new advances or debits, and subtract any payments and credits, any non-financed fees and unpaid interest. This gives us the daily balance. Then we add up all of your daily balances in the billing cycle and divide this total by the number of days in the billing cycle to get your Average Daily Balance.

CREDIT INFORMATION: If you believe we have reported inaccurate information about your account to a credit reporting agency, you may contact the credit reporting agency or write to us at:

Key Credit Research Department
P.O. Box 94518
Cleveland, Ohio 44101-4518

Please include your account number, a copy of your credit report reflecting the inaccurate information, name, address, city, state, and zip code, and an explanation of why you believe the information is inaccurate.

BALANCING YOUR ACCOUNT

Please examine your statement and paid check information upon receipt. Erasures, alterations or irregularities should be reported promptly in accordance with your account agreement. The suggested steps below will help you balance your account.

INSTRUCTIONS

- 1** Verify and check off in your check register each deposit, check or other transaction shown on this statement.

Enter into your check register and SUBTRACT:

- Checks or other deductions shown on our statement that you have *not* already entered.
- The “Service charges”, if any, shown on your statement.

Enter into your check register and ADD:

- Deposits or other credits shown on your statement that you have *not* already entered.
- The “Interest earned” shown on your statement, if any.

4	List from your check register any checks or other deductions that are <i>not</i> shown on your statement.			5	List any deposits from your check register that are <i>not</i> shown on your statement.				
	Check # or Date		Amount		Date		Amount		
					TOTAL →		\$		
					6	Enter ending balance shown on your statement.			
						\$			
						7	Add 5 and 6 and enter total here.		
							\$		
							8	Enter total from 4.	
					\$				
					9			Subtract 8 from 7 and enter difference here.	
						\$			
						This amount should agree with your check register balance.			
TOTAL →		\$							



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THE COLLEGE OF SAINT ROSE
GENERAL CHECKING
DEBTOR IN POSSESSION
CASE # 24-11131
432 WESTERN AVENUE
ALBANY NY 12203-1400

Questions or comments?
Call 1-800-821-2829

Commercial Transaction 8078
THE COLLEGE OF SAINT ROSE
GENERAL CHECKING
DEBTOR IN POSSESSION

Beginning balance 11-30-24	\$36,613.51
3 Additions	+418,762.14
6 Subtractions	-218,762.14
Net fees and charges	-998.13
Ending balance 12-31-24	\$235,615.38

Additions

<i>Deposits</i>	<i>Date</i>	<i>Serial #</i>	<i>Source</i>	
	12-9		Clgstrose O 0430Transfer	\$98,701.36
	12-11		Clgstrose O 0430Transfer	200,000.00
	12-23		Clgstrose O 0430Transfer	120,060.78
Total additions				\$418,762.14

Subtractions

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	12-11		College St of Rotaxpayment	\$22,794.48
	12-11		College St of Rony Tax	5,220.97
	12-26		College St of Rotaxpayment	30,820.25
	12-26		College St of Rony Tax	7,039.19

<i>Transfers</i>	<i>Date</i>	<i>Serial #</i>	<i>Destination</i>	
	12-10		Trf To DDA	8094 3290 \$70,685.91
	12-24		Trf To DDA	8094 3290 82,201.34
Total subtractions				\$218,762.14

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Fees and charges

<i>Date</i>		<i>Quantity</i>	<i>Unit Charge</i>	
12-9-24	Nov Analysis Service Chg	1	998.13	-\$998.13
Fees and charges assessed this period				-\$998.13

See your Account Analysis statement for details.

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Call us at the phone number indicated on the first page of this statement, OR write us at the address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared.

**KeyBank
Customer Disputes
NY-31-55-0228
555 Patroon Creek Blvd
Albany, NY 12206**

- Tell us your name and Account number;
- Describe the error or transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

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- XFER FROM SAV - Transfer from Savings Account
- XFER TO CKG - Transfer to Checking Account
- XFER FROM CKG - Transfer from Checking Account
- PMT TO CR CARD - Payment to Credit Card
- ADV CR CARD - Advance from Credit Card

Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the reverse side to find out whether or not the deposit has been made.

IMPORTANT LINE OF CREDIT INFORMATION

What To Do If You Think You Find A Mistake on Your Statement: If you think there is an error on your statement, write us at: KeyBank N.A., P.O Box 93885, Cleveland, OH 44101- 4825.

In your letter, give us the following information:

- **Account Information :** Your name and account number.
- **Dollar Amount :** The dollar amount of the suspected error.
- **Description of the Problem :** If you think there is an error on your bill, describe what you believe is wrong and why you believe it was a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
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- We can apply any unpaid amount against your credit limit.

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Average Daily Balance method (Balance Subject to Interest Rate): Your interest is computed on all purchases and cash advances (collectively "advances") from the date each advance is posted until we receive payment in full (there is no grace period). We figure the interest on your line of credit by multiplying the daily periodic rate by the "Average Daily Balance" of your line of credit (including current transactions) and multiplying by the number of days in the billing cycle. To get the Average Daily Balance we take the beginning balance of your line of credit each day, add any new advances or debits, and subtract any payments and credits, any non-financed fees and unpaid interest. This gives us the daily balance. Then we add up all of your daily balances in the billing cycle and divide this total by the number of days in the billing cycle to get your Average Daily Balance.

CREDIT INFORMATION: If you believe we have reported inaccurate information about your account to a credit reporting agency, you may contact the credit reporting agency or write to us at:

Key Credit Research Department
P.O. Box 94518
Cleveland, Ohio 44101-4518

Please include your account number, a copy of your credit report reflecting the inaccurate information, name, address, city, state, and zip code, and an explanation of why you believe the information is inaccurate.

BALANCING YOUR ACCOUNT

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Enter into your check register and SUBTRACT:

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- The “Service charges”, if any, shown on your statement.

Enter into your check register and ADD:

- Deposits or other credits shown on your statement that you have *not* already entered.
- The “Interest earned” shown on your statement, if any.

[illegible]



8094

31 T 809 00000 R EM AO

THE COLLEGE OF SAINT ROSE
DEBTOR IN POSSESSION
CASE # 24-11131
PAYROLL ACCOUNT
432 WESTERN AVENUE
ALBANY NY 12203-1400

Questions or comments?
Call 1-800-821-2829

Commercial Transaction 8094
THE COLLEGE OF SAINT ROSE
DEBTOR IN POSSESSION
CASE # 24-11131

Beginning balance 11-30-24	\$12,026.59
2 Additions	+152,887.25
4 Subtractions	-152,887.25
Ending balance 12-31-24	\$12,026.59

Additions

<i>Transfers</i>	<i>Date</i>	<i>Serial #</i>	<i>Source</i>			
	12-10		Trf Fr DDA	8078	3290	\$70,685.91
	12-24		Trf Fr DDA	8078	3290	82,201.34
Total additions						\$152,887.25

Subtractions

<i>Withdrawals</i>	<i>Date</i>	<i>Serial #</i>	<i>Location</i>	
	12-11		The College of Spayroll	\$46,042.16
	12-11		The College of Spayroll	24,643.75
	12-26		The College of Spayroll	57,181.60
	12-26		The College of Spayroll	25,019.74
Total subtractions				\$152,887.25

Fees and charges

See your Account Analysis statement for details.

CUSTOMER ACCOUNT DISCLOSURES

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**KeyBank
Customer Disputes
NY-31-55-0228
555 Patroon Creek Blvd
Albany, NY 12206**

- Tell us your name and Account number;
- Describe the error or transfer that you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information;
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

COMMON ELECTRONIC TRANSACTION DESCRIPTIONS:

- XFER TO SAV - Transfer to Savings Account
- XFER FROM SAV - Transfer from Savings Account
- XFER TO CKG - Transfer to Checking Account
- XFER FROM CKG - Transfer from Checking Account
- PMT TO CR CARD - Payment to Credit Card
- ADV CR CARD - Advance from Credit Card

Preauthorized Credits: If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at the number indicated on the reverse side to find out whether or not the deposit has been made.

IMPORTANT LINE OF CREDIT INFORMATION

What To Do If You Think You Find A Mistake on Your Statement: If you think there is an error on your statement, write us at: KeyBank N.A., P.O Box 93885, Cleveland, OH 44101- 4825.

In your letter, give us the following information:

- **Account Information :** Your name and account number.
- **Dollar Amount :** The dollar amount of the suspected error.
- **Description of the Problem :** If you think there is an error on your bill, describe what you believe is wrong and why you believe it was a mistake.

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INSTRUCTIONS

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Enter into your check register and SUBTRACT:

- Checks or other deductions shown on our statement that you have *not* already entered.
- The “Service charges”, if any, shown on your statement.

Enter into your check register and ADD:

- Deposits or other credits shown on your statement that you have *not* already entered.
- The “Interest earned” shown on your statement, if any.

4	List from your check register any checks or other deductions that are <i>not</i> shown on your statement.		
	Check # or Date	Amount	
	TOTAL →		\$
5	List any deposits from your check register that are <i>not</i> shown on your statement.		
	Date	Amount	
	TOTAL →		\$
6	Enter ending balance shown on your statement.		
	\$		
	TOTAL →		\$
7	Add 5 and 6 and enter total here.		
	\$		
	TOTAL →		\$
8	Enter total from 4.		
	\$		
	TOTAL →		\$
9	Subtract 8 from 7 and enter difference here.		
	\$		
	TOTAL →		\$
This amount should agree with your check register balance.			



8102

31 T 809 00000 R EM AO

THE COLLEGE OF SAINT ROSE
SECURITY DEPOSITS
DEBTOR IN POSSESSION
CASE # 24-11131
432 WESTERN AVENUE
ALBANY NY 12203-1400

Questions or comments?
Call 1-800-821-2829

Commercial Transaction Interest	8102	
THE COLLEGE OF SAINT ROSE		
SECURITY DEPOSITS		Beginning balance 11-30-24
DEBTOR IN POSSESSION		\$14,912.60
		Interest paid
		+5.06
		Ending balance 12-31-24
		\$14,917.66

**Interest
earned**

Annual percentage yield (APY) earned	0.40%
Number of days this statement period	31
Interest paid 12-31-24	\$5.06
Interest earned this statement period	\$5.06
Interest paid year-to-date	\$197.17

**Fees and
charges**

See your Account Analysis statement for details.

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**KeyBank
Customer Disputes
NY-31-55-0228
555 Patroon Creek Blvd
Albany, NY 12206**

- Tell us your name and Account number;
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	Check # or Date		Amount		Date		Amount		
					TOTAL →		\$		
					6	Enter ending balance shown on your statement.			
						\$			
						7	Add 5 and 6 and enter total here.		
							\$		
							8	Enter total from 4.	
					\$				
					9			Subtract 8 from 7 and enter difference here.	
						\$			
						This amount should agree with your check register balance.			
TOTAL →		\$							



8136

31 T 809 00000 R EM AO

THE COLLEGE OF SAINT ROSE
SELF INSURED PLAN MEDICAL
DEBTOR IN POSSESSION
CASE # 24-11131
432 WESTERN AVENUE
ALBANY NY 12203-1400

Questions or comments?
Call 1-800-821-2829

Commercial Transaction 8136

THE COLLEGE OF SAINT ROSE
SELF INSURED PLAN MEDICAL
DEBTOR IN POSSESSION

Beginning balance 11-30-24	\$2,068.64
Ending balance 12-31-24	\$2,068.64

**Fees and
charges**

See your Account Analysis statement for details.

CUSTOMER ACCOUNT DISCLOSURES

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KeyBank
Customer Disputes
NY-31-55-0228
555 Patroon Creek Blvd
Albany, NY 12206

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Enter into your check register and ADD:

- Deposits or other credits shown on your statement that you have *not* already entered.
- The “Interest earned” shown on your statement, if any.

[illegible]



P.O. Box 521599 Miami, FL 33152-1599

>001470 6714183 0001 008229 10Z
THE COLLEGE OF ST ROSE
DEBTOR-IN-POSSESSION CASE # 24-11131
LOAN PROCEEDS
432 WESTERN AVE
ALBANY NY 12203


Statement Date: December 31, 2024

Account Number: *****0331

Customer Service Information

 Client Care: 877-779-BANK (2265)

 Web Site: www.bankunited.com

 Bank Address: BankUnited
P.O. Box 521599
Miami, FL 33152-1599



Customer Message Center

Need help managing your finances? Learn about our free financial management tool at www.bankunited.com.

DIP BUSINESS MONEY MARKET Account *****0331

Account Summary

Statement Balance as of 11/30/2024			\$8,935,455.27
Plus	0	Deposits and Other Credits	\$0.00
Less	6	Withdrawals, Checks, and Other Debits	\$821,765.91
Less		Service Charge	\$0.00
Plus		Interest Paid	\$1,790.85
Statement Balance as of 12/31/2024			\$8,115,480.21

Interest Summary

Beginning Interest Rate	0.25%
Interest Paid this Statement Period	\$1,790.85
Interest Paid Year to Date	\$3,278.95

Activity By Date

Date	Description	Withdrawals	Deposits	Balance
12/09/2024	WEB TFR TO 0430 WEB RF#063057000130	\$98,701.36		\$8,836,753.91
12/09/2024	WEB TFR TO 0 0430 WEB RF#063105000168	\$58,564.52		\$8,778,189.39

BankUnited, N.A.

Statement Date: December 31, 2024

Account Number: *****0331

Activity By Date

Date	Description	Withdrawals	Deposits	Balance
12/10/2024	WEB TFR TO 0430 WEB RF#095608002128	\$405,690.69		\$8,372,498.70
12/12/2024	WEB TFR TO 430 WEB RF#165906006247	\$30,898.72		\$8,341,599.98
12/20/2024	WEB TFR TO 0430 WEB RF#081834007050	\$107,849.84		\$8,233,750.14
12/23/2024	WEB TFR TO 0 0430 WEB RF#063137000121	\$120,060.78		\$8,113,689.36
12/31/2024	Interest Paid		\$1,790.85	\$8,115,480.21

Rates By Date

Date	Rate
12/02	0.25%

Balances by Date

Date	Balance	Date	Balance	Date	Balance	Date	Balance
11/30	\$8,935,455.27	12/10	\$8,372,498.70	12/20	\$8,233,750.14	12/31	\$8,115,480.21
12/09	\$8,778,189.39	12/12	\$8,341,599.98	12/23	\$8,113,689.36		

Other Balances

Minimum Balance this Statement Period	\$8,113,689.36
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Experience the freedom of taking control of your finances! Manage budgets, track spending, and plan for success with our personal financial management on our mobile app. Log into your BankUnited mobile banking app to enroll today. Learn more by visiting us online at www.bankunited.com.



P.O. Box 521599 Miami, FL 33152-1599

Statement Date: December 31, 2024

Account Number: *****0331

If your account does not balance please check the following carefully:

Have you entered the amount of each check in your checkbook register?

Are the amounts of your deposits and other additions entered in your checkbook register the same as those on this statement?

Have you checked all additions and subtractions in your checkbook register?

Have you carried the correct balance forward when starting a new page in your checkbook register?

**IN CASE OF QUESTIONS OR ERRORS ABOUT YOUR STATEMENT:
PLEASE CALL (TOLL FREE) 1-877-779-BANK (2265) OR WRITE US AT:**BankUnited Operations / EFT Error
7815 NW 148th ST, Miami Lakes, FL 33016**For Consumer Customers Only**

Please contact us if you think your statement is wrong or if you need additional information about a transaction. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need further information.
3. Tell us the dollar amount of the suspected error.

You may be required to put your request in writing. We will investigate your complaint and will correct any error promptly.

For Electronic Funds Transfers, if we take more than 10 business days to investigate and correct the error, (20 business days if you are a new customer for electronic funds transfers occurring during the first 30 days after the first deposit is made to your account), we will recredit your consumer account for the amount you think is in error (plus interest if your account earns interest), so that you will have the use of the money during the time it takes us to complete our investigation.

For Substitute Checks, if we take more than 10 business days to investigate and correct the error, we will recredit your consumer account for the amount of loss up to the lesser of \$2,500.00 (plus interest if your account earns interest) or the amount of the substitute check. If your account is new (30 days from the date your account was established), has been subject to repeated overdrafts, or we believe the claim is fraudulent, we may delay the availability of recredited funds until we determine the claim is valid or until the 45th day after the claim was submitted.

**Member
FDIC**

BankUnited, N.A.



BankUnited

We appreciate your business.



P.O. Box 521599 Miami, FL 33152-1599

>000154 6714169 0001 006229 10Z
THE COLLEGE OF SAINT ROSE
WIRES / EFT ONLY
432 WESTERN AVE
ALBANY NY 12203

Statement Date: December 31, 2024

Account Number: *****7037

Customer Service Information



Client Care: 877-779-BANK (2265)



Web Site: www.bankunited.com



Bank Address: BankUnited
P.O. Box 521599
Miami, FL 33152-1599



Customer Message Center

Please reference Statement Message Section for important information about your account impacting your May 2024 statement.

COMMUNITY INT BUSINESS CKG Account *****7037

Account Summary

Statement Balance as of 11/30/2024			\$0.00
Plus	1	Deposits and Other Credits	\$2,875.00
Less	1	Withdrawals, Checks, and Other Debits	\$2,875.00
Less		Service Charge	\$0.00
Plus		Interest Paid	\$0.00
Statement Balance as of 12/31/2024			\$0.00

Interest Summary

Beginning Interest Rate	0.10%
Interest Paid this Statement Period	\$0.00
Interest Paid Year to Date	\$0.00

Activity By Date

Date	Description	Withdrawals	Deposits	Balance
12/05/2024	NYS OSC ACH AP00085696642 COLLEGE OF SAINT ROSE		\$2,875.00	\$2,875.00
12/05/2024	SWEEP TO DDA 0430	\$2,875.00		\$0.00

BankUnited, N.A.

Statement Date: December 31, 2024

Account Number: ***7037**

Rates By Date

Date	Rate
12/02	0.10%

Balances by Date

Date	Balance
11/30	\$0.00

Other Balances

Minimum Balance this Statement Period	\$0.00
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Effective with your May 2024 statement, if the balance in your business checking or money market account is not sufficient to cover the Monthly Maintenance Fees, the fees will still be applied, which will result in an overdrawn balance on your account. We will also assess overdraft fees as set forth in the Schedule of Fees for Business Accounts. If you have questions regarding this change, please contact the Client Care Center at 1-877-779-2265.



P.O. Box 521599 Miami, FL 33152-1599

Statement Date: December 31, 2024

Account Number: *****7037

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**IN CASE OF QUESTIONS OR ERRORS ABOUT YOUR STATEMENT:
PLEASE CALL (TOLL FREE) 1-877-779-BANK (2265) OR WRITE US AT:**BankUnited Operations / EFT Error
7815 NW 148th ST, Miami Lakes, FL 33016**For Consumer Customers Only**

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We appreciate your business.



P.O. Box 521599 Miami, FL 33152-1599

>004060 6714172 0001 006229 10Z
THE COLLEGE OF SAINT ROSE
DEBTOR-IN-POSSESSION CASE #24-11131
GOLDEN KNIGHTS KASH
432 WESTERN AVE
ALBANY NY 12203


Statement Date: December 31, 2024

Account Number: *****0494

Customer Service Information

 Client Care: 877-779-BANK (2265)

 Web Site: www.bankunited.com

 Bank Address: BankUnited
P.O. Box 521599
Miami, FL 33152-1599



Customer Message Center

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DIP BUSINESS CHECKING Account *****0494

Account Summary

Statement Balance as of 11/30/2024			\$97,772.34
Plus	5	Deposits and Other Credits	\$2,206.28
Less	9	Withdrawals, Checks, and Other Debits	\$1,862.21
Less		Service Charge	\$7.00
Plus		Interest Paid	\$0.00
Statement Balance as of 12/31/2024			\$98,109.41

Activity By Date

Date	Description	Withdrawals	Deposits	Balance
12/03/2024	MARSHALL & STERL DEBCARDTX THECOL: 3371 THE COLLEGE OF SAINT R		\$39.60	\$97,811.94
12/03/2024	MARSHALL & STER COBRA 114 The College of Saint R		\$1,597.85	\$99,409.79
12/03/2024	WILLIAM PENN PREM DEBIT COLLEGE OF ST. ROSE	\$459.94		\$98,949.85
12/03/2024	MARSHALL & STERL EMPL FEE THECOL: 371	\$297.00		\$98,652.85

BankUnited, N.A.

Statement Date: December 31, 2024

Account Number: *****0494

Activity By Date

<i>Date</i>	<i>Description</i>	<i>Withdrawals</i>	<i>Deposits</i>	<i>Balance</i>
12/10/2024	THE COLLEGE OF SAINT R MARSHALL & STERL DEBCARDTX THECOL141338371	\$64.80		\$98,588.05
12/11/2024	THE COLLEGE OF SAINT R MARSHALL & STERL PLAN FUND THECOL141338371	\$220.00		\$98,368.05
12/11/2024	THE COLLEGE OF SAINT R MARSHALL & STERL PLAN FUND THECOL141338371	\$270.82		\$98,097.23
12/16/2024	THE COLLEGE OF SAINT R NATL STDNT CLEAR CREDITS DV10017808		\$123.00	\$98,220.23
12/16/2024	COLLEGE OF SAINT ROSE NATL STDNT CLEAR CREDITS TO10041461		\$120.00	\$98,340.23
12/17/2024	COLLEGE OF SAINT ROSE MARSHALL+STERLIN DEBCARDTX THECOL141338371	\$107.99		\$98,232.24
12/20/2024	THE COLLEGE OF SAINT R MARSHALL+STERLIN DEBCARDTX THECOL141338371	\$25.00		\$98,207.24
12/24/2024	THE COLLEGE OF SAINT R MARSHALL & STER COBRA 114		\$325.83	\$98,533.07
12/24/2024	The College of Saint R MARSHALL+STERLIN PLAN FUND THECOL141338371	\$200.00		\$98,333.07
12/24/2024	THE COLLEGE OF SAINT R MARSHALL+STERLIN PLAN FUND THECOL141338371	\$216.66		\$98,116.41
12/31/2024	THE COLLEGE OF SAINT R Service Charge	\$7.00		\$98,109.41

Balances by Date

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>
11/30	\$97,772.34	12/11	\$98,097.23	12/20	\$98,207.24
12/03	\$98,652.85	12/16	\$98,340.23	12/24	\$98,116.41
12/10	\$98,588.05	12/17	\$98,232.24	12/31	\$98,109.41



P.O. Box 521599 Miami, FL 33152-1599

Page 3 of 4

Statement Date: December 31, 2024

Account Number: *****0494

Other Balances

Minimum Balance this Statement Period

\$97,772.34



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Statement Date: December 31, 2024

Account Number: *****0494

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Page 1 of 6

>000927 6715722 0001 008229 40Z
 THE COLLEGE OF SAINT ROSE
 DEBTOR-IN-POSSESSION CASE #24-11131
 OPERATING ACCOUNT
 432 WESTERN AVE
 ALBANY NY 12203

Statement Date: December 31, 2024

Account Number: *****0430

Customer Service Information

Client Care: 877-779-BANK (2265)



Web Site: www.bankunited.com



Bank Address: BankUnited
 P.O. Box 521599
 Miami, FL 33152-1599

**Customer Message Center**

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DIP BUSINESS CHECKING Account ***0430****Account Summary**

Statement Balance as of 11/30/2024			\$1,470,161.36
Plus	13	Deposits and Other Credits	\$1,220,034.67
Less	48	Withdrawals, Checks, and Other Debits	\$857,713.35
Less		Service Charge	\$0.00
Plus		Interest Paid	\$0.00
Statement Balance as of 12/31/2024			\$1,832,482.68

Activity By Date

Date	Description	Withdrawals	Deposits	Balance
12/02/2024	CHECK #44853	\$1,102.36		\$1,469,059.00
12/03/2024	RDC Deposit		\$22.18	\$1,469,081.18
12/03/2024	RDC Deposit		\$583.00	\$1,469,664.18
12/05/2024	SWEEP FROM DDA 27037		\$2,875.00	\$1,472,539.18
12/06/2024	CLGSTROSE O 0430 Transfer STROSEE02	\$98,701.36		\$1,373,837.82
12/09/2024	WEB TFR FR 0331 063057000130 WEB RF#063057000130		\$98,701.36	\$1,472,539.18
12/09/2024	WEB TFR FR 0331		\$58,564.52	\$1,531,103.70

BankUnited, N.A.

Statement Date: December 31, 2024

Account Number: *****0430

Activity By Date

Date	Description	Withdrawals	Deposits	Balance
	0168			
	WEB RF#063105000168			
12/09/2024	RDC Deposit		\$1,167.00	\$1,532,270.70
12/10/2024	WEB TFR FR 0 0331		\$405,690.69	\$1,937,961.39
	128			
	WEB RF#095608002128			
12/10/2024	RDC Deposit		\$3,750.00	\$1,941,711.39
12/10/2024	CLGSTROSE O 0430 CORP PAY STROSEE02	\$2,112.31		\$1,939,599.08
12/10/2024	CLGSTROSE O 0430 CORP PAY STROSEE02	\$40,000.00		\$1,899,599.08
12/10/2024	CLGSTROSE O 0430 Oct 24 inv STROSEE02	\$115,231.34		\$1,784,367.74
12/10/2024	CLGSTROSE O 0430 Oct 24 Inv STROSEE02	\$48,347.04		\$1,736,020.70
12/10/2024	CLGSTROSE O 0430 Transfer STROSEE02	\$200,000.00		\$1,536,020.70
12/12/2024	WEB TFR FR 0331 165906006247 WEB RF#165906006247		\$30,898.72	\$1,566,919.42
12/13/2024	CHECK #44859	\$3,000.00		\$1,563,919.42
12/13/2024	CHECK #44860	\$77.50		\$1,563,841.92
12/13/2024	CHECK #44861	\$28,079.82		\$1,535,762.10
12/13/2024	CHECK #44862	\$15,400.00		\$1,520,362.10
12/13/2024	CHECK #44867	\$1,100.00		\$1,519,262.10
12/16/2024	CHECK #44857	\$141.29		\$1,519,120.81
12/16/2024	CHECK #44864	\$4,076.27		\$1,515,044.54
12/16/2024	CHECK #44868	\$24.53		\$1,515,020.01
12/17/2024	RDC Deposit		\$2,175.00	\$1,517,195.01
12/17/2024	CHECK #44865	\$398.56		\$1,516,796.45
12/17/2024	CHECK #44878	\$9,591.98		\$1,507,204.47
12/17/2024	CHECK #44881	\$4,659.67		\$1,502,544.80
12/17/2024	CHECK #44882	\$467.00		\$1,502,077.80
12/18/2024	CHECK #44869	\$146.48		\$1,501,931.32
12/18/2024	CHECK #44870	\$50.44		\$1,501,880.88



P.O. Box 521599 Miami, FL 33152-1599

Page 3 of 6

Statement Date: December 31, 2024

Account Number: *****0430

Activity By Date

Date	Description	Withdrawals	Deposits	Balance
12/18/2024	CHECK #44871	\$52.18		\$1,501,828.70
12/18/2024	CHECK #44872	\$53.13		\$1,501,775.57
12/18/2024	CHECK #44873	\$72.50		\$1,501,703.07
12/18/2024	CHECK #44875	\$1,830.14		\$1,499,872.93
12/18/2024	CHECK #44876	\$1,332.58		\$1,498,540.35
12/19/2024	CHECK #44808	\$41,012.00		\$1,457,528.35
12/19/2024	CHECK #44866	\$36.50		\$1,457,491.85
12/19/2024	CHECK #44874	\$1,916.96		\$1,455,574.89
12/19/2024	CHECK #44877	\$340.50		\$1,455,234.39
12/19/2024	CHECK #44883	\$36.50		\$1,455,197.89
12/20/2024	WEB TFR FR 0331 7050 WEB RF#081834007050		\$107,849.84	\$1,563,047.73
12/20/2024	CHECK #44879	\$3,650.00		\$1,559,397.73
12/20/2024	CLGSTROSE O 0430 Transfer STROSEE02	\$120,060.78		\$1,439,336.95
12/23/2024	WEB TFR FR 0331 063137000121 WEB RF#063137000121		\$120,060.78	\$1,559,397.73
12/23/2024	CHECK #44863	\$2,002.33		\$1,557,395.40
12/23/2024	CHECK #44880	\$6,529.90		\$1,550,865.50
12/23/2024	CHECK #44884	\$543.49		\$1,550,322.01
12/24/2024	CHECK #44893	\$6,902.78		\$1,543,419.23
12/24/2024	CHECK #44894	\$1,400.00		\$1,542,019.23
12/24/2024	CHECK #44895	\$4,030.00		\$1,537,989.23
12/24/2024	CHECK #44898	\$1,329.62		\$1,536,659.61
12/26/2024	CHECK #44892	\$4,835.25		\$1,531,824.36
12/26/2024	CHECK #44897	\$195.00		\$1,531,629.36
12/27/2024	RDC Deposit		\$387,696.58	\$1,919,325.94
12/27/2024	CHECK #44888	\$400.00		\$1,918,925.94
12/27/2024	CHECK #44889	\$67,849.00		\$1,851,076.94
12/30/2024	CHECK #44886	\$10,905.00		\$1,840,171.94
12/30/2024	CHECK #44887	\$2,650.00		\$1,837,521.94
12/31/2024	CHECK #44891	\$1,122.81		\$1,836,399.13
12/31/2024	CHECK #44896	\$3,916.45		\$1,832,482.68

BankUnited, N.A.

Statement Date: December 31, 2024

Account Number: *****0430

Check Transactions

Check #	Date	Amount	Check #	Date	Amount	Check #	Date	Amount
44808	12/19	\$41,012.00	44870	12/18	\$50.44	44884	12/23	\$543.49
44853*	12/02	\$1,102.36	44871	12/18	\$52.18	44886*	12/30	\$10,905.00
44857*	12/16	\$141.29	44872	12/18	\$53.13	44887	12/30	\$2,650.00
44859*	12/13	\$3,000.00	44873	12/18	\$72.50	44888	12/27	\$400.00
44860	12/13	\$77.50	44874	12/19	\$1,916.96	44889	12/27	\$67,849.00
44861	12/13	\$28,079.82	44875	12/18	\$1,830.14	44891*	12/31	\$1,122.81
44862	12/13	\$15,400.00	44876	12/18	\$1,332.58	44892	12/26	\$4,835.25
44863	12/23	\$2,002.33	44877	12/19	\$340.50	44893	12/24	\$6,902.78
44864	12/16	\$4,076.27	44878	12/17	\$9,591.98	44894	12/24	\$1,400.00
44865	12/17	\$398.56	44879	12/20	\$3,650.00	44895	12/24	\$4,030.00
44866	12/19	\$36.50	44880	12/23	\$6,529.90	44896	12/31	\$3,916.45
44867	12/13	\$1,100.00	44881	12/17	\$4,659.67	44897	12/26	\$195.00
44868	12/16	\$24.53	44882	12/17	\$467.00	44898	12/24	\$1,329.62
44869	12/18	\$146.48	44883	12/19	\$36.50			

Items denoted with an "*" indicate processed checks out of sequence.

Balances by Date

Date	Balance	Date	Balance	Date	Balance	Date	Balance
11/30	\$1,470,161.36	12/09	\$1,532,270.70	12/17	\$1,502,077.80	12/24	\$1,536,659.61
12/02	\$1,469,059.00	12/10	\$1,536,020.70	12/18	\$1,498,540.35	12/26	\$1,531,629.36
12/03	\$1,469,664.18	12/12	\$1,566,919.42	12/19	\$1,455,197.89	12/27	\$1,851,076.94
12/05	\$1,472,539.18	12/13	\$1,519,262.10	12/20	\$1,439,336.95	12/30	\$1,837,521.94
12/06	\$1,373,837.82	12/16	\$1,515,020.01	12/23	\$1,550,322.01	12/31	\$1,832,482.68

Other Balances

Minimum Balance this Statement Period \$1,373,837.82



P.O. Box 521599 Miami, FL 33152-1599

Statement Date: December 31, 2024

Account Number: *****0430



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THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

TO: College of Saint Rose
120 West Park Ave., Albany, NY 12203-1950
FROM: BankUnited
1000 1st Ave. S.W., Atlanta, GA 30334
DATE: 12/24/24
CHECK NO: 0044808
40044808
\$*****41,012.00

AMOUNT OF
Forty-One Thousand Twelve & 00/100*** DOLLARS

PAY TO THE ORDER OF: National Grid
300 Erie Blvd W
Syracuse NY 13202-4250

Deanna L. Polley

⑈0044808⑈ ⑆026014586⑆ 0430⑆

#44808

12/19/2024

\$41,012.00

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CHECK NO: 0044808
40044808
\$*****41,012.00

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Forty-One Thousand Twelve & 00/100*** DOLLARS

PAY TO THE ORDER OF: National Grid
300 Erie Blvd W
Syracuse NY 13202-4250

Deanna L. Polley

⑈0044808⑈ ⑆026014586⑆ 0430⑆

THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

TO: College of Saint Rose
120 West Park Ave., Albany, NY 12203-1950
FROM: BankUnited
1000 1st Ave. S.W., Atlanta, GA 30334
DATE: 12/21/24
CHECK NO: 0044853
40044853
\$*****1,102.36

AMOUNT OF
One Thousand One Hundred Two & 36/100*** DOLLARS

PAY TO THE ORDER OF: Guardian
PO Box 677458
Dallas TX 75267-7458

Deanna L. Polley

⑈0044853⑈ ⑆026014586⑆ 0430⑆

#44853

12/02/2024

\$1,102.36

THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

TO: College of Saint Rose
120 West Park Ave., Albany, NY 12203-1950
FROM: BankUnited
1000 1st Ave. S.W., Atlanta, GA 30334
DATE: 12/21/24
CHECK NO: 0044853
40044853
\$*****1,102.36

AMOUNT OF
One Thousand One Hundred Two & 36/100*** DOLLARS

PAY TO THE ORDER OF: Guardian
PO Box 677458
Dallas TX 75267-7458

Deanna L. Polley

⑈0044853⑈ ⑆026014586⑆ 0430⑆



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40044857
40044857
\$*****111.29

DATE 12/16/24

AMOUNT OF
One Hundred Forty-One & 29/100***

PAY TO THE ORDER OF
David Vision, Inc.
PO BOX 843315
Dallas TX 75284-3315

0044857 0026014588 1430

#44857

12/16/2024

\$141.29

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40044859
40044859
\$*****3,000.00

DATE 12/05/24

AMOUNT OF
Three Thousand & 00/100***

PAY TO THE ORDER OF
Mark's Organic Pest Control
1 Poplar Ave
Troy NY 12180-4822

0044859 0026014588 1430

#44859

12/13/2024

\$3,000.00

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40044859
40044859
\$*****3,000.00

DATE 12/05/24

AMOUNT OF
Three Thousand & 00/100***

PAY TO THE ORDER OF
Mark's Organic Pest Control
1 Poplar Ave
Troy NY 12180-4822

0044859 0026014588 1430



00000098

THE COL-532 OF SAINT ROSE ALBANY NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

DATE 12/05/24 CHECK NO. 0044860

AMOUNT OF \$*****77.50

PAY TO THE ORDER OF Marshall & Sterling Employee Benefits, Inc.
30 Corporate Dr.
Haltom, NY 12065-8603

0044860 0260145861 04301

#44860 12/13/2024 \$77.50

THE COL-532 OF SAINT ROSE ALBANY NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

DATE 12/05/24 CHECK NO. 0044861

AMOUNT OF \$*****18,079.82

PAY TO THE ORDER OF MVP Select Care
Cpo Box 24864
Group# 244069 Sub# 0002
New York NY 10087 0001

0044861 0260145861 04301 700028078824

#44861 12/13/2024 \$28,079.82

THE COL-532 OF SAINT ROSE ALBANY NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

DATE 12/05/24 CHECK NO. 0044861

AMOUNT OF \$*****18,079.82

PAY TO THE ORDER OF MVP Select Care
Cpo Box 24864
Group# 244069 Sub# 0002
New York NY 10087 0001

0044861 0260145861 04301 700028078824

#44861 12/13/2024 \$28,079.82



00000098

THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

40044862
40044862
\$*****15,400.00

AMOUNT OF
Fifteen Thousand Four Hundred & 00/100*** DOLLARS

PAY TO THE ORDER OF Riverview Companies Northeast LLC
PO BOX 116
Coxsackie NY 12051

DATE 12/05/24 CHECK NO. 0044862

00044862 00260145863 04301

#44862 12/13/2024 \$15,400.00

FOR DEPOSIT ONLY

DEPOSIT ONLY

DEPOSIT ONLY

DEPOSIT ONLY

THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

40044863
40044863
\$*****2,002.33

AMOUNT OF
Two Thousand Two & 33/100*** DOLLARS

PAY TO THE ORDER OF Security Plumbing & Heating Supply
Attn: Dept 585
PO Box 1403
Dayton OH 45401-1403

DATE 12/05/24 CHECK NO. 0044863

00044863 00260145863 04301

#44863 12/23/2024 \$2,002.33

DEPOSIT ONLY

Wrsupply Albany NY Co.

7375

DEPOSIT ONLY

DEPOSIT ONLY

1. <input checked="" type="checkbox"/> ORIGINAL FILED REPORT 2. <input type="checkbox"/> ADDITIONAL COPIES AND FILE INFORMATION 3. <input type="checkbox"/> OTHER INFORMATION FROM FILE		NAME _____ ADDRESS _____ CITY _____ STATE _____ ZIP _____
4. <input type="checkbox"/> OTHER INFORMATION FROM FILE 5. <input type="checkbox"/> OTHER INFORMATION FROM FILE 6. <input type="checkbox"/> OTHER INFORMATION FROM FILE		NAME _____ ADDRESS _____ CITY _____ STATE _____ ZIP _____



00000098

CHECK NUMBER	VENDOR ID	DATE	AMOUNT	TOTAL DISCOUNT	TOTAL TAX	TOTAL ADDED CHARGES	CHECK AMOUNT
4004868	760918464	12/09/24	24.53	.00	.00	.00	24.53

REMOVE DOCUMENT ALONG THIS PERFORATION

THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK

THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

CHECK NO. 0044868

DATE 12/16/24

AMOUNT OF \$*****24.53

Twenty-Four & 53/100*** DOLLARS

PAY TO THE ORDER OF Verizon Wireless
PO Box 408
Newark NJ 07101-0408

#0044868# 00260145060# 0430#

#44868 12/16/2024 \$24.53

CONSOLIDATED WITH STATEMENT 01/13/2025

CHECK NUMBER	VENDOR ID	DATE	AMOUNT	TOTAL DISCOUNT	TOTAL TAX	TOTAL ADDED CHARGES	CHECK AMOUNT
4004869	760918464	12/09/24	146.48	.00	.00	.00	146.48

REMOVE DOCUMENT ALONG THIS PERFORATION

THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK

THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

CHECK NO. 0044869

DATE 12/18/24

AMOUNT OF \$*****146.48

One Hundred Forty-Six & 48/100*** DOLLARS

PAY TO THE ORDER OF Verizon Wireless
PO Box 408
Newark NJ 07101-0408

#0044869# 00260145860# 0430#

#44869 12/18/2024 \$146.48

CONSOLIDATED WITH STATEMENT 01/13/2025



00000098

CHECK NUMBER	VENDOR ID	DATE	TOTAL DISCOUNT	TOTAL TAX	TOTAL ADOL CHARGES	CHECK AMOUNT
40044870	760918464	12/05/24	50.44	.00	.00	50.44

REMOVE DOCUMENT ALONG THIS PERFORATION

THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK

THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

DATE 12/05/24 CHECK NO 0044870

AMOUNT OF \$*****50.44

PAY TO THE ORDER OF Verizon Wireless
PO BOX 408
Newark NJ 07101-0408

#0044870# 00260145881 0430#

#44870 12/18/2024 \$50.44

CONSOLIDATED RTN 350261100103K
BANK OF NEW YORK 12/17/24 NEW YORK

CHECK NUMBER	VENDOR ID	DATE	TOTAL DISCOUNT	TOTAL TAX	TOTAL ADOL CHARGES	CHECK AMOUNT
40044871	760918464	12/05/24	52.18	.00	.00	52.18

REMOVE DOCUMENT ALONG THIS PERFORATION

THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK

THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

DATE 12/05/24 CHECK NO 0044871

AMOUNT OF \$*****52.18

PAY TO THE ORDER OF Verizon Wireless
PO BOX 408
Newark NJ 07101-0408

#0044871# 00260145861 0430#

#44871 12/18/2024 \$52.18

CONSOLIDATED RTN 350261100103K
BANK OF NEW YORK 12/17/24 NEW YORK



00000098

REMOVE DOCUMENT ALONG THIS PERFORATION

THE COLLECT OF SAINT ROSS ALBANY NEW YORK

THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

DATE 12/05/24 CHECK NO 0044872

AMOUNT OF **Fifty-Three & 13/100***** DOLLARS

PAY TO THE ORDER OF Verizon Wireless
PO Box 408
Newark NJ 07101-0408

#0044872# 00260145881 04301

#44872 12/18/2024 \$53.13

CONSOLIDATED BCN BINNENLID 31113071131
BANK OF NEW YORK 12/17/24 NYN 21

THE COLLECT OF SAINT ROSS ALBANY NEW YORK

THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

DATE 12/05/24 CHECK NO 0044873

AMOUNT OF **Seventy-Two & 50/100***** DOLLARS

PAY TO THE ORDER OF Vital Record Holdings LLC
Dept 5874
PO Box 11407
Birmingham AL 35246

#0044873# 00260145881 04301

#44873 12/18/2024 \$72.50

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THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

430 Hudson Avenue, Albany, NY 12209-4400
1-800-437-3536

DATE 12/12/24 CHECK NO 0044874
40044874
\$*****1,916.96

AMOUNT OF
One Thousand Nine Hundred Sixteen & 36/100***
DOLLARS

PAY TO THE ORDER OF Chenssearch
23261 Network Pl
Chicago IL 60673-1232

Robert L. Polley

⑈0044874⑈ ⑆026014585⑆ 0430⑆ ⑆0000191696⑆

#44874 12/19/2024 \$1,916.96

THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

430 Hudson Avenue, Albany, NY 12209-4400
1-800-437-3536

DATE 12/12/24 CHECK NO 0044875
40044875
\$*****1,830.14

AMOUNT OF
One Thousand Eight Hundred Thirty & 14/100***
DOLLARS

PAY TO THE ORDER OF Collett Mechanical Service, Inc.
138 Sicker Rd
Latham NY 12110-1596

Robert L. Polley

⑈0044875⑈ ⑆026014585⑆ 0430⑆

#44875 12/18/2024 \$1,830.14

THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

430 Hudson Avenue, Albany, NY 12209-4400
1-800-437-3536

DATE 12/12/24 CHECK NO 0044875
40044875
\$*****1,830.14

AMOUNT OF
One Thousand Eight Hundred Thirty & 14/100***
DOLLARS

PAY TO THE ORDER OF Collett Mechanical Service, Inc.
138 Sicker Rd
Latham NY 12110-1596

Robert L. Polley

⑈0044875⑈ ⑆026014585⑆ 0430⑆

#44875 12/18/2024 \$1,830.14



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REMOVE DOCUMENT ALONG THIS PERFORATION

THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

432 Western Avenue Albany, NY 12203-1493
1500-010172

DATE 12/12/24 CHECK NO. 0044876
40044876
\$*****1,332.58

AMOUNT OF
One Thousand Three Hundred Thirty Two & 55/100***
DOLLARS

PAY TO THE ORDER OF County Waste-Clifton Park
A Waste Connections Company
PO Box 431
Clifton Park NY 12065-0411

#0044876# ⑆026014586⑆ 0430⑆

#44876 12/18/2024 \$1,332.58

FOR DEPOSIT ONLY
DO NOT WRITE, SIGN, OR STAMP BELOW THIS LINE
CHECK HERE IF NOT LEOPOLD
LEOPOLD YOUNG (DEPOSITMENT)

THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

432 Western Avenue Albany, NY 12203-1493
1500-010172

DATE 12/12/24 CHECK NO. 0044876
40044876
\$*****1,332.58

AMOUNT OF
One Thousand Three Hundred Thirty Two & 55/100***
DOLLARS

PAY TO THE ORDER OF County Waste-Clifton Park
A Waste Connections Company
PO Box 431
Clifton Park NY 12065-0411

#0044876# ⑆026014586⑆ 0430⑆

THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

432 Western Avenue Albany, NY 12203-1493
1500-010172

DATE 12/12/24 CHECK NO. 0044877
40044877
\$*****340.50

AMOUNT OF
Three Hundred Forty & 50/100***
DOLLARS

PAY TO THE ORDER OF Delta Dental of New York
Attn: Accounts Receivable
PO Box 52577
Baltimore MD 21264-2577

#0044877# ⑆026014586⑆ 0430⑆

#44877 12/19/2024 \$340.50

FOR DEPOSIT ONLY
DO NOT WRITE, SIGN, OR STAMP BELOW THIS LINE
CHECK HERE IF NOT LEOPOLD
LEOPOLD YOUNG (DEPOSITMENT)

THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

432 Western Avenue Albany, NY 12203-1493
1500-010172

DATE 12/12/24 CHECK NO. 0044877
40044877
\$*****340.50

AMOUNT OF
Three Hundred Forty & 50/100***
DOLLARS

PAY TO THE ORDER OF Delta Dental of New York
Attn: Accounts Receivable
PO Box 52577
Baltimore MD 21264-2577

#0044877# ⑆026014586⑆ 0430⑆



00000098

THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

DATE 12/12/24 CHECK NO. 0044878

AMOUNT OF \$*****9,592.98

Nine Thousand Five Hundred Ninety-One & 99/100***

PAY TO THE ORDER OF FirstLight
PO Box 1180
Acct 0009518092
Williston VT 05495-1301

0044878 026014586 0430

#44878

12/17/2024

\$9,591.98

DEPOSIT CHECK HERE
DO NOT WRITE OR SIGN BELOW THIS LINE
DEPOSIT WITH YOUR BANK OR CREDIT UNION

1. Deposit at any branch of the bank or credit union that has a relationship with the bank or credit union.
2. Deposit at a branch of the bank or credit union that has a relationship with the bank or credit union.
3. Deposit at a branch of the bank or credit union that has a relationship with the bank or credit union.
4. Deposit at a branch of the bank or credit union that has a relationship with the bank or credit union.
5. Deposit at a branch of the bank or credit union that has a relationship with the bank or credit union.

THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

DATE 12/20/24 CHECK NO. 0044879

AMOUNT OF \$*****3,650.00

Three Thousand Six Hundred Fifty-00***

PAY TO THE ORDER OF Mallinax Inc
PO Box 75553
Chicago IL 60675-5553

0044879 026014586 0430

#44879

12/20/2024

\$3,650.00

DEPOSIT CHECK HERE
DO NOT WRITE OR SIGN BELOW THIS LINE
DEPOSIT WITH YOUR BANK OR CREDIT UNION

1. Deposit at any branch of the bank or credit union that has a relationship with the bank or credit union.
2. Deposit at a branch of the bank or credit union that has a relationship with the bank or credit union.
3. Deposit at a branch of the bank or credit union that has a relationship with the bank or credit union.
4. Deposit at a branch of the bank or credit union that has a relationship with the bank or credit union.
5. Deposit at a branch of the bank or credit union that has a relationship with the bank or credit union.



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THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

DATE 12/23/24 CHECK NO. 0044880

AMOUNT OF \$6,529.90

Six Thousand Five Hundred Twenty Nine & 90/100 DOLLARS

PAY TO THE ORDER OF New York State Insurance Fund, NYSIF
PO Box 56699
Albany, NY 12206

Delia L. Polley

#0044880# @0260145861 0430# 00000552790#

#44880 12/23/2024 \$6,529.90

THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

DATE 12/23/24 CHECK NO. 0044880

AMOUNT OF \$6,529.90

Six Thousand Five Hundred Twenty Nine & 90/100 DOLLARS

PAY TO THE ORDER OF New York State Insurance Fund, NYSIF
PO Box 56699
Albany, NY 12206

Delia L. Polley

#0044880# @0260145861 0430# 00000552790#

THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

DATE 12/17/24 CHECK NO. 0044881

AMOUNT OF \$4,659.67

Four Thousand Six Hundred Fifty Nine & 67/100 DOLLARS

PAY TO THE ORDER OF NRC Business Marketing
PO Box 32179
New York, NY 10087-2179

Delia L. Polley

#0044881# @0260145861 0430# 00000465967#

#44881 12/17/2024 \$4,659.67

THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

DATE 12/17/24 CHECK NO. 0044881

AMOUNT OF \$4,659.67

Four Thousand Six Hundred Fifty Nine & 67/100 DOLLARS

PAY TO THE ORDER OF NRC Business Marketing
PO Box 32179
New York, NY 10087-2179

Delia L. Polley

#0044881# @0260145861 0430# 00000465967#



00000098

THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

432 Western Avenue, Albany, NY 12203-1400
518.837.8356

DATE 12/12/24 CHECK NO. 0044882
40044882
\$*****467.00

AMOUNT OF
Four Hundred Sixty-Seven & 00/100***
DOLLARS

PAY TO THE ORDER OF Riverview Companies Northeast, LLC
PO Box 336
Coxsackie NY 12051

[Signature]
Debra L. Polley

#0044882# ⑆026014586⑆ 0460*

#44882 12/17/2024 \$467.00

FOR DEPOSIT ONLY

FOR DEPOSIT ONLY - JPM

1. FOR CREDIT TO MOBILE DEPOSIT
2. WRITE IN INK, FILL IN ALL INFORMATION
3. DO NOT WRITE OR SIGN OVER THIS LINE

1. FOR CREDIT TO MOBILE DEPOSIT
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THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

432 Western Avenue, Albany, NY 12203-1400
518.837.8356

DATE 12/12/24 CHECK NO. 0044883
40044883
\$*****36.50

AMOUNT OF
Thirty-Six & 50/100***
DOLLARS

PAY TO THE ORDER OF UPSEU Local 1222
3555 Veterans Hwy Ste H
Ronkonkoma NY 11779-7636

[Signature]
Debra L. Polley

#0044883# ⑆026014586⑆ 0430*

#44883 12/19/2024 \$36.50

FOR DEPOSIT ONLY

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3. DO NOT WRITE OR SIGN OVER THIS LINE



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THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

432 Hudson Avenue Albany, NY 12203-5400
1-800-837-8300

DATE 12/12/24 CHECK NO. 0044884
40044884
\$*****543.49

AMOUNT OF
Five Hundred Forty-Three & 49/100***
DOLLARS

PAY TO THE ORDER OF Vital Record Holdings LLC
Dept 5874
PO Box 11407
Birmingham AL 35246

Debra L. Polley

#0044884# #026014586# 0430*

#44884

12/23/2024

\$543.49

FOR DEPOSIT ONLY
DO NOT WRITE, SIGN, OR MAKE ANY OTHER MARKS ON THIS BACK
DEPOSITARY BANK ENDORSEMENT

FILED FOR RESERVE BANK REGULATION, ALBANY, N.Y.

THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

432 Hudson Avenue Albany, NY 12203-5400
1-800-837-8300

DATE 12/19/24 CHECK NO. 0044886
40044886
\$*****10,905.00

AMOUNT OF
Ten Thousand Nine Hundred Five & 00/100***
DOLLARS

PAY TO THE ORDER OF Arthur J. Gallagher Risk Management Services
PO Box 39735
Chicago IL 60624-0301

Debra L. Polley

#0044886# #026014586# 0430*

#44886

12/30/2024

\$10,905.00

FOR DEPOSIT ONLY
DO NOT WRITE, SIGN, OR MAKE ANY OTHER MARKS ON THIS BACK
DEPOSITARY BANK ENDORSEMENT

FILED FOR RESERVE BANK REGULATION, ALBANY, N.Y.



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THE COLLEGE OF SAINT ROSA ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

432 Western Avenue, Albany, NY 12243-1000
NO 117755A

DATE 12/19/24 CHECK NO. 0044887

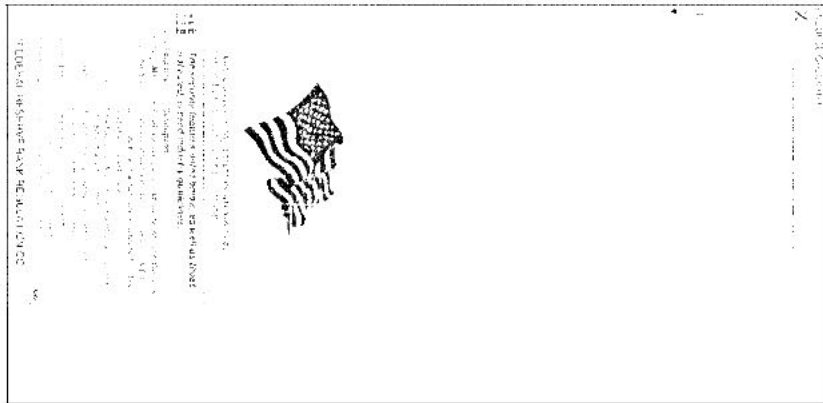
AMOUNT OF \$*****2,650.00

Two Thousand Six Hundred Fifty & 00/100*** DOLLARS

PAY TO THE ORDER OF Anthony J. Gallagher Risk Management Services
PO Box 59715
Chicago IL 60694-1001

0044887 00260145861 0430

#44887 12/30/2024 \$2,650.00



THE COLLEGE OF SAINT ROSA ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

432 Western Avenue, Albany, NY 12243-1000
NO 117755B

DATE 12/19/24 CHECK NO. 0044888

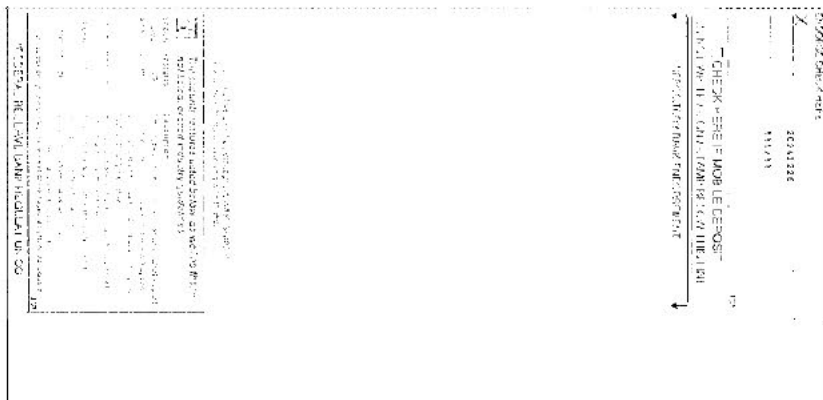
AMOUNT OF \$*****400.00

Four Hundred & 00/100*** DOLLARS


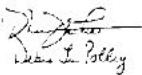
PAY TO THE ORDER OF County Waste-Clifton Park
A Waste Connections Company
PO Box 431
Clifton Park NY 12065-0431

0044888 00260145861 0430

#44888 12/27/2024 \$400.00



[illegible]

THE COLLEGE OF SAINT ROSE ALBANY, NEW YORK			
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES			
	422 Western Avenue, Albany, NY 12203-4300 12203-43254	DATE 12/19/24	CHECK NO. 0044891
			40044891
AMOUNT OF		\$*****1,122.81	
One Thousand One Hundred Twenty-Two & 81/100***		- DOLLARS	
PAY TO THE ORDER OF	Guardian PO Box 677458 Dallas TX 75267-7458		
#0044891# 00260145861		0430*	

#4489112/31/2024\$1,122.81

[illegible]



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THE COLLEGE OF BANKERS ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

BankUnited
4304892
DATE 12/19/24
CHECK NO. 0044892

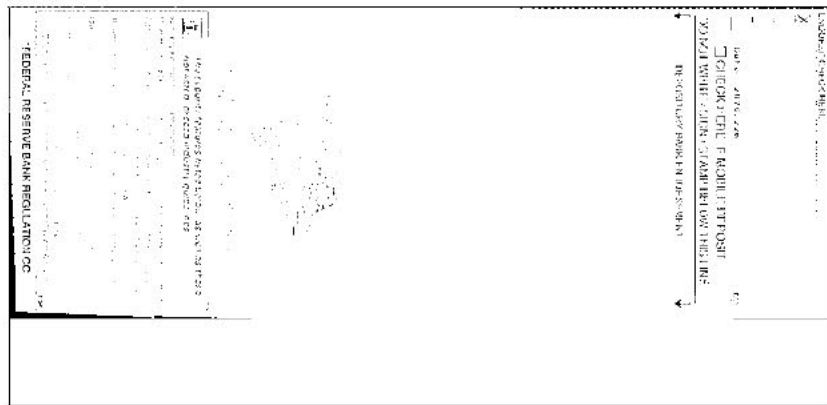
AMOUNT OF \$4,835.25
Four Thousand Eight Hundred Thirty-Five & 25/100***
DOLLARS

PAY TO THE ORDER OF Level 3 Communications, LLC
PO Box 910182
Denver CO 80291-0182

Debra L. Polley

0044892 *026014586* 0430*

#44892 12/26/2024 \$4,835.25



THE COLLEGE OF BANKERS ALBANY, NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

BankUnited
40044893
DATE 12/19/24
CHECK NO. 0044893

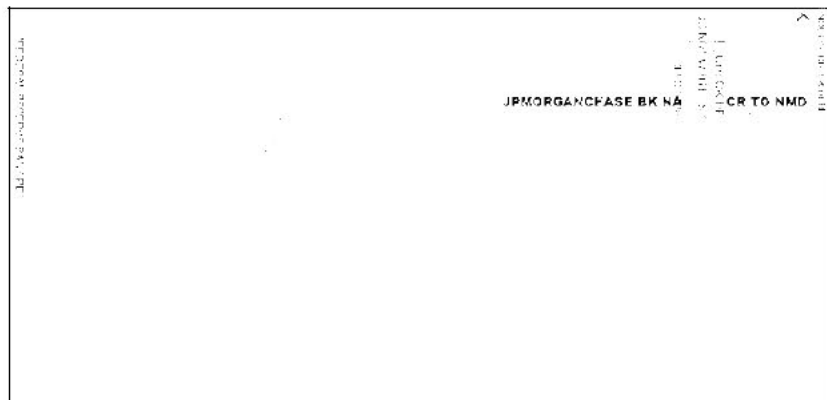
AMOUNT OF \$6,902.78
Six Thousand Nine Hundred Two & 78/100***
DOLLARS

PAY TO THE ORDER OF HRC Business Marketing
PO Box 32179
New York NY 10037-2179

Debra L. Polley

0044893 *026014586* 0430* 70000890278*

#44893 12/24/2024 \$6,902.78




ALBANY, NEW YORK		
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES		
DATE	12/19/24	
CHECK NO.	0044894	
AMOUNT OF	\$1,400.00	
One Thousand Four Hundred & 00/100		
DOLLARS		
PAY TO THE ORDER OF Rainbow Sprinklers and Franchise 16 Fonda Rd Cohoes NY 12047-4806		
0044894 026014588 0430		
#44894	12/24/2024	\$1,400.00

X

1 TOP-BOX HERE IF MOBILE DEPOSIT
IN SOUTH WEST CORNER OF BOTTOM PANEL

GPO : 1967 O - 348-100

THIS COUPON IS VALID ONLY AGAINST NEW YORK			
THIS DOCUMENT CONTAINS ANTI-FORGERY FEATURES			
	132 Hudson Avenue Albany, NY 12242-3421 1-800-327-0656	AMOUNT \$4,030.00 12/24/24	DATE 12/19/24
AMOUNT OF		CHECK NO.	0044895
Four Thousand Thirty & 00/100***		40044895	
PAY TO THE ORDER OF		*****4,030.00	
Riverview Companies Northeast LLC PO Box 336 Coxsackie NY 12051		DOLLARS	
0044895 0260145885		04300	
#44895		12/24/2024	
		\$4,030.00	

FOR DEPOSIT ONLY

FILL IN DATE OF MATRULOC DEPOSIT
DO NOT WRITE / SIGN / STAMP BELOW THIS LINE

DATE OF DEPOSIT: _____

For Deposit Only | PMC



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THE COLLEGE OF ST. ROSE ALBANY NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

40044896
DATE 12/19/24
AMOUNT \$*****3,916.45

AMOUNT OF
Three Thousand Nine Hundred Sixteen & 45/100***
DOLLARS

PAY TO THE ORDER OF
Tab Service Company
6846 N North Ave
Chicago IL 60707-4412

00044896 026014588 0430

#44896 12/31/2024 \$3,916.45

THE COLLEGE OF ST. ROSE ALBANY NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

40044897
DATE 12/19/24
AMOUNT \$*****195.00

AMOUNT OF
One Hundred Ninety-Five & 00/100***
DOLLARS

PAY TO THE ORDER OF
Underwood Office Technology
1005 W Fayette St
Syracuse NY 13204-2660

00044897 026014588 0430

#44897 12/26/2024 \$195.00

THE COLLEGE OF ST. ROSE ALBANY NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

40044897
DATE 12/19/24
AMOUNT \$*****195.00

AMOUNT OF
One Hundred Ninety-Five & 00/100***
DOLLARS

PAY TO THE ORDER OF
Underwood Office Technology
1005 W Fayette St
Syracuse NY 13204-2660

00044897 026014588 0430

#44897 12/26/2024 \$195.00

THE COLLEGE OF ST. ROSE ALBANY NEW YORK
THIS DOCUMENT CONTAINS MULTIPLE SECURITY FEATURES

40044897
DATE 12/19/24
AMOUNT \$*****195.00

AMOUNT OF
One Hundred Ninety-Five & 00/100***
DOLLARS

PAY TO THE ORDER OF
Underwood Office Technology
1005 W Fayette St
Syracuse NY 13204-2660

00044897 026014588 0430

#44897 12/26/2024 \$195.00

\$1,329.62

00927 6715722 009207 018413 0014/0014



BankUnited

We appreciate your business.

Federal Credit Union
700 Patroon Creek Blvd.
Albany, NY 12206

Member Number: 4100
www.broadviewfcu.com

Statement Period: 12/01/2024 through 12/31/2024
Page: 1 of 1

See the attached insert for details on Broadview's Board of Directors Election, including candidates and information about the 2025 Annual Meeting.

THE COLLEGE OF SAINT ROSE DEBTOR-IN-POSS
432 WESTERN AVE
ALBANY NY 12203

SUMMARY OF DEPOSIT ACCOUNTS

Acct	Beginning Balance	Deposits	Withdrawals	Ending Balance	Dividends For Period	Dividends YTD
x4136	0.00	0.00	0.00	0.00	0.00	0.00
x1542	80,363.05	0.00	0.00	80,373.26	10.21	135.84
TOTAL	80,363.05	0.00	0.00	80,373.26	10.21	135.84
YTD Dividends:				\$135.84		

FREE CHECKING - 1692514136

Date	Transaction Description	Transaction Amount	Balance
	Previous Balance		\$0.00
	Annual Percentage Yield Earned: 0.00%		
	For the period from 12/01 through 12/31		
	New Balance	\$0.00	
	Dividends YTD:	\$0.00	
	Average Daily Balance:	\$0.00	

PRIMARY SAVINGS - 1697261542

Date	Transaction Description	Transaction Amount	Balance
	Previous Balance		\$80,363.05
12/31	Dividend Credit	10.21	80,373.26
	Annual Percentage Yield Earned: 0.15%		
	For the period from 12/01 through 12/31		
	New Balance	\$80,373.26	
	Dividends YTD:	\$135.84	
	Average Daily Balance:	\$80,363.05	

To verify pre-authorized transfers or to notify us of suspected errors in your statement, direct your inquiries to Broadview Federal Credit Union at the address or telephone number listed on the top of this statement.



INVESTMENT REPORT
October 1, 2024 - December 31, 2024
ID: 3167



Envelope # BRDHRFBBDJRR

GRAYPOINT LLC
4 TOWER PL STE 1001
ALBANY NY 12203

BROKERAGE THE COLLEGE OF SAINT ROSE
▶ Account Number: 1082

Your Account Value: \$2,668,066.74

Change from Last Period: ▲ \$29,008.35

	This Period	Year-to-Date
Beginning Account Value	\$2,639,058.39	\$2,543,454.10
Subtractions	-	-1,150.51
Change in Investment Value *	29,008.35	125,763.15
Ending Account Value **	\$2,668,066.74	\$2,668,066.74
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$2,668,066.74	

Your Client

THE COLLEGE OF SAINT ROSE
SHORT TERM FUND
432 WESTERN AVE
ALBANY NY 12203-1400

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.

** Excludes unpriced securities.

Your Advisor is an independent organization and is not affiliated with Fidelity Investments. Brokerage services provided by **Fidelity Brokerage Services LLC (FBS)**, Member NYSE, SIPC (800) 544-6666. Brokerage accounts carried with National Financial Services LLC (NFS), Member NYSE, SIPC.



INVESTMENT REPORT
October 1, 2024 - December 31, 2024



Account # 1082
THE COLLEGE OF SAINT ROSE - CORPORATION

Account Summary

Account Value: \$2,668,066.74

Change in Account Value ▲ \$29,008.35

	This Period	Year-to-Date
Beginning Account Value	\$2,639,058.39	\$2,543,454.10
Subtractions	-	-1,150.51
Transaction Costs, Fees & Charges	-	-1,150.51
Change in Investment Value *	29,008.35	125,763.15
Ending Account Value	\$2,668,066.74	\$2,668,066.74
Accrued Interest (AI)	0.00	
Ending Account Value Incl. AI	\$2,668,066.74	

* Reflects appreciation or depreciation of your holdings due to price changes, transactions from Other Activity In or Out and Multi-currency transactions, plus any distribution and income earned during the statement period.

Income Summary

	This Period	Year-to-Date
Taxable	\$29,008.35	\$157,613.00
Dividends	29,008.35	110,654.31
U.S. Government Interest	-	46,958.69
Total	\$29,008.35	\$157,613.00

Top Holdings

Description	Value	Percent of Account
Fidelity Government Money Market	\$2,668,066.74	100%
Total	\$2,668,066.74	100%

► If you use an option other than FCASH as the Core Transaction Account option for your non-retirement brokerage account, if eligible, such Core Transaction Account option will convert to FCASH between February and June 2025. If you have questions, please contact your Authorized agent/Advisor. The Client Agreement has details regarding FCASH and the Core Transaction Account. <https://mybrokerageinfo.com/customeragreement1177278.2.0>



INVESTMENT REPORT
October 1, 2024 - December 31, 2024



Account # 1082
THE COLLEGE OF SAINT ROSE - CORPORATION

Account Summary

Estimated Cash Flow

(Rolling as of December 31, 2024)

Month	Bond & CD Income	Bond & CD Principal	Stock Income	ETP Income	Mutual Fund Income	Other Income	Total Est. Cash Flow
January 2025	--	--	--	--	\$10,844	--	\$10,844
February	--	--	--	--	10,844	--	10,844
March	--	--	--	--	10,844	--	10,844
April	--	--	--	--	10,844	--	10,844
May	--	--	--	--	10,844	--	10,844
June	--	--	--	--	10,844	--	10,844
July	--	--	--	--	10,844	--	10,844
August	--	--	--	--	10,844	--	10,844
September	--	--	--	--	10,844	--	10,844
October	--	--	--	--	10,844	--	10,844
November	--	--	--	--	10,844	--	10,844
December	--	--	--	--	10,844	--	10,844
Total	--	--	--	--	\$130,128	--	\$130,128

This table presents the estimated monthly interest and dividend income and return of principal that your current holdings may generate over the next rolling 12 months. The cash flows displayed are estimates provided for informational purposes only and there is no guarantee that you will actually receive any of the amounts displayed. These estimates should not be relied upon for making investment, trading or tax decisions. The estimates for fixed income are calculated using the security's coupon rate. The estimates for all other securities are calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. IADs are sourced from third party vendors believed to be reliable, but no assurance can be made as to accuracy. There are circumstances in which these estimates will not be presented for a specific security you hold.

Bond & CD Income includes interest payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Bond & CD Principal includes maturing principal payments for fixed and variable rate bonds, international bonds that pay in USD, and Certificates of Deposit (CDs).

Stock Income includes estimated dividend payments for common stocks, preferred stocks, ADRs, closed-end mutual funds, and MLPs.

ETP Income includes estimated dividend payments for Exchange Traded Funds (ETFs) and Exchange Traded Notes (ETNs).

Mutual Fund Income includes estimated dividend payments for Fidelity and non-Fidelity mutual funds.

Other Income includes, but is not limited to estimated dividend payments for Unit Investment Trusts (UITs), REITs, and LPs.

This table does not include cash flow from foreign denominated fixed income.

-- not available



MR_CE_BRDHRFBBDJRR_BBKZ 20241231

INVESTMENT REPORT
October 1, 2024 - December 31, 2024



Account # 1082
THE COLLEGE OF SAINT ROSE - CORPORATION

Holdings

Core Account

Description	Quantity	Price Per Unit	Total Market Value	Est. Annual Income (EAI)	Est.Yield (EY)
FIDELITY GOVERNMENT MONEY MARKET (SPAXX)	2,668,066.740	\$1.0000	\$2,668,066.74	\$130,128.21	4.880%
-- 7-day yield: 4.14%					
Total Core Account (100% of account holdings)			\$2,668,066.74	\$130,128.21	
Total Holdings			\$2,668,066.74	\$130,128.21	

EAI **Estimated Annual Income (EAI) & Estimated Yield (EY)**- EAI is an estimate of annual income for a specific security position over the next rolling 12 months. EAI may be negative on short & EY positions. EY is calculated by dividing the current EAI for a security position by its statement closing date market value. EAI and EY are estimates only and may include return of principal and/or capital gains, which would render them overstated. Actual income and yield might be lower or higher than the estimated amounts. **For calculation details, refer to the "Additional Information and Endnotes" section.**

Activity

Dividends, Interest & Other Income

(Includes dividend reinvestment)

Settlement Date	Security Name	Symbol/ CUSIP	Description	Quantity	Price	Amount
10/31	FIDELITY GOVERNMENT MONEY MARKET	31617H102	Dividend Received	-	-	\$10,134.32
11/29	FIDELITY GOVERNMENT MONEY MARKET	31617H102	Dividend Received	-	-	9,410.39
12/31	FIDELITY GOVERNMENT MONEY MARKET	31617H102	Dividend Received	-	-	9,463.64
Total Dividends, Interest & Other Income						\$29,008.35



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INVESTMENT REPORT
October 1, 2024 - December 31, 2024



Account # 1082
THE COLLEGE OF SAINT ROSE - CORPORATION

Activity

Core Fund Activity

For more information about the operation of your core account, please refer to your Customer Agreement.

Settlement Account							
Date	Type	Transaction	Description	Quantity	Price	Amount	Balance
10/31	CASH	Reinvestment	FIDELITY GOVERNMENT MONEY MARKET REINVEST @ \$1.000	10,134.320	\$1.0000	\$10,134.32	\$2,649,192.71
11/29	CASH	Reinvestment	FIDELITY GOVERNMENT MONEY MARKET REINVEST @ \$1.000	9,410.390	1.0000	9,410.39	2,658,603.10
12/31	CASH	Reinvestment	FIDELITY GOVERNMENT MONEY MARKET REINVEST @ \$1.000	9,463.640	1.0000	9,463.64	2,668,066.74
Total Core Fund Activity						\$29,008.35	

Additional Information and Endnotes

The account on this Investment Report is registered to:

THE COLLEGE OF SAINT ROSE
SHORT TERM FUND
432 WESTERN AVE
ALBANY NY 12203-1400

- ▶ Important information about your telephone conversations with Fidelity. Telephone conversations made with/to Fidelity may be monitored and/or recorded without further notice or disclosure. 570303.1.0
- ▶ If your brokerage account is established with asset based pricing, please review the terms and conditions governing this program: <https://clearingcustody.fidelity.com/app/literature/item/868856.html>. If you have any questions, please contact your advisor. 911663.1.0
- ▶ To increase consistency across our products as well as reduce our environmental footprint, beginning in January 2025 the paper used for statements will be plain white stock without the 3-hole punch. If you'd rather receive your account statements electronically, visit [Fidelity.com/preferences](https://fidelity.com/preferences) or contact your Authorized agent/Advisor. 1170304.2.0
- ▶ Effective March 2025, Umpqua Bank will be removed from the Bank Deposit Sweep Program, BDSP, Bank List. You are not required to take action. If you would like to opt out of a Bank from the Bank List or have any questions, please contact your financial professional. 1008950.10.0



MR_CE_BRDHRFBBDJRR_BBKZ 20241231 S

INVESTMENT REPORT
October 1, 2024 - December 31, 2024



Account # 1082
THE COLLEGE OF SAINT ROSE - CORPORATION

Additional Information and Endnotes

- ▶ Effective December 10, 2024, the Retirement Account and Brokerage Account Client Agreements have been updated. You can obtain the most current versions of the Client Agreements at <https://mybrokerageinfo.com/customeragreement>. Please contact your Authorized agent/Advisor should you have any questions. 746693.9.0
- ▶ Beginning in December, New Account Agreements, Disclosures, and other Account documentation will be available at <https://i.fidelity.com/accountdocuments>. Please access this site to view and download the most recent versions of Account-related agreements and documents. 1182421.1.0
- ▶ Effective January 2025, NFS is making changes to how fractional positions are liquidated from accounts to enhance compliance with regulatory trade reporting expectations. If your account is already enrolled in Fractional Trading, then there is no impact to your account. However, if you are not enrolled in Fractional Trading and you hold a fractional shares position (acquired through dividend reinvestment or corporate action), when your whole share position is sold or otherwise transferred away from the NFS platform, your remaining fractional share position will be liquidated via a systematic trade process, and not via the cash in-lieu journal process. The fractional shares portion of your holding will be sold the following business day and may receive an execution price that is higher or lower than the price received for the whole shares. 1182709.1.0

Estimated Annual Income (EAI) & Estimated Yield (EY) - EAI for fixed income is calculated using the coupon rate. For all other securities, EAI is calculated using an indicated annual dividend (IAD). The IAD is an estimate of a security's dividend payments for the next 12 months calculated based on prior and/or declared dividends for that security. EY reflects only the income generated by an investment and not changes in its price which may fluctuate. Interest and dividend rates are subject to change at any time and may be affected by current and future economic, political and business conditions. EAI and EY are provided for informational purposes only and should not be used or relied on for making investment, trading or tax decisions. EAI and EY are based on data obtained from information providers believed to be reliable, but no assurance can be made as to accuracy, timeliness or completeness.

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INVESTMENT REPORT
October 1, 2024 - December 31, 2024



Account # 1082
THE COLLEGE OF SAINT ROSE - CORPORATION

Additional Information and Endnotes

Interval Fund Owners: Please note an interval fund is structured as an unlisted closed-end mutual fund, and not a traditional open-end mutual fund. Material differences between an interval fund and a traditional open-end mutual fund may exist, including trading/liquidity limitations, and buyback and repurchase features. Please refer to the prospectus for the interval fund you own for specific information and other important considerations or contact your financial professional.

If you have a question about your account or require service, please call your investment advisor/authorized agent.

Lost or Stolen Cards - For Fidelity® Debit Card, call 800-323-5353. For details refer to your Fidelity Check Card Agreement and Disclosure Statement.

Additional Investments with Fidelity - Please make all checks payable to Fidelity Brokerage Services LLC (FBS). Please include your account number on the check. Do not include trading instructions with check deposits. We mail statements at least quarterly for any account with a balance. Please review your statement and report any inaccuracies or discrepancies immediately. Questions regarding your brokerage account or the activity therein should be directed to FBS at 800-544-6666, and National Financial Services LLC ("NFS"), who carries your brokerage accounts, at 866-408-1138. Any oral communications regarding inaccuracies or discrepancies should be reconfirmed in writing to protect your rights, including those under the Securities Investor Protection Act ("SIPA"). Please contact Fidelity or your authorized agent promptly of any material changes in your investment objectives or financial situation related to your brokerage account(s). If you request a reprint of your statement, the disclosure information may not be the same as the original.

Terms and Conditions of the Statement - Other than with respect to Fidelity-advised products and services, Fidelity does not endorse or recommend any particular investment, trading activity, or investment advisor/authorized agent, or have any responsibility for and will not review, monitor or supervise suitability of trading by any investment advisor/authorized agent. Fidelity has not verified the content of any logo or artwork on this statement identifying a firm other than Fidelity. The firm represented by such a logo or artwork is not an agent of or affiliated with Fidelity.

Changes in Portfolio Value and Account Summary - Shows activity in your portfolio and in each of your accounts for the statement period. To confirm that an authorized, direct deposit was made to your Fidelity Account, call Fidelity at 1-800-544-5555.

Value by Account - Shows the value of your account(s), for the current and previous statement periods.

Income Summary - Shows income by tax status for the statement and year-to-date periods. Except for interest earned on, or distributed by, tax-exempt securities, Fidelity reports dividends and capital gains held in taxable accounts as taxable income. A portion of this **tax-exempt** income may be subject to state and local taxes and the federal alternative minimum tax. Fidelity reports earnings on investments in Traditional IRAs, Rollover IRAs, SEP-IRAs and Keoghs as tax-deferred income. Earnings on Roth-IRAs are reported as tax-exempt income, since distributions may be tax-exempt after meeting the five-year aging requirement and certain other conditions.

Cost Basis, Gain/Loss, and Holding Period Information - NFS is required to report certain cost basis and holding period information to the IRS on Form 1099-B. Unless otherwise specified, NFS applies the average cost method for open-end mutual funds and the first-in, first-out (FIFO) method for all other securities. Cost basis is adjusted for wash sales on securities with the same CUSIP held in the same account (unless your account receives mark-to-market reporting). Your statement may not reflect all adjustments required for tax purposes. Customers should consult their tax advisors for further information.

Cost - Fidelity provides purchase cost information for securities held in retirement accounts. Such information may be adjusted for certain transactions and does not reflect reinvestments of dividends or capital gains. Fidelity reports transaction profit or loss information when securities are sold within a retirement account. Transaction profit or loss is calculated by subtracting purchase cost from sales proceeds using the FIFO method if shares were purchased at different times or prices.

Contributions/Distributions - Summarizes Traditional IRA and Roth IRA contributions, and taxable and non-taxable retirement distributions for these statement and year-to-date periods.

Total Value - The reported market value of an investment at the beginning or end of a statement period.

Unrealized Gain/Loss - For long positions, ending market value minus cost basis in non-retirement accounts and ending market value minus cost in retirement accounts. For short positions, proceeds minus ending market value. Unrealized gain/loss is calculated for pending sales because they are still in holdings. Unrealized gain/loss is not calculated for pending purchases because they are not in holdings.

Holding Type Percentage - Percentages by holding type only include long positions. Holding type percentages are rounded to the nearest percent and summed. If the sum is less than 100%, the difference between 100% and the sum is added to the holding type with the largest percentage.

Account Protection - Securities in accounts carried by NFS, a Fidelity Investments company, are protected in accordance with the Securities Investor Protection Corporation (SIPC) up to \$500,000 (including cash claims limited to \$250,000). For more information, including the SIPC brochure, please see www.sipc.org or call 1-202-371-8300. NFS has arranged for additional protection for cash and covered securities to supplement its SIPC coverage. Neither coverage protects against a decline in the market value of securities. Mutual funds and/or other securities are not backed or guaranteed by any bank, nor are they insured by the FDIC and involve investment risk including possible loss of principal. Bank deposits are not securities and are not covered by SIPC. Funds used to purchase or sweep to a bank deposit are SIPC protected until deposited to a Program Bank at which time funds may be eligible for FDIC insurance.

Information About Mutual Funds and Their Performance - Before investing consider the fund's or insurance product's investment objectives, risks, charges and expenses. Contact Fidelity or visit Fidelity.com for a prospectus containing this information. Read it carefully before investing. Performance data shown represents past performance, and is no guarantee of future results. Investment return and principal value will fluctuate, so you may have a loss or a gain when shares are sold. Current performance may be higher or lower than that quoted. Visit Fidelity.com/performance for most recent month-end performance. Each fund reserves the right to terminate or modify its exchange privilege. Foreign investment, especially those in emerging markets, may involve greater risks than U.S. investments. **Sales Loads and Fees**. In connection with (i) access to, purchase, sale, exchange or redemption of, and/or maintenance of positions in mutual funds, ETFs and other investment products such as alternative investments or private placements ("funds") or (ii) infrastructure needed to support such funds, some funds, or

their investment affiliates, pay FBS and/or NFS sales loads and 12b-1 fees described in the Offering Materials as well as additional compensation for shareholder services, start-up fees, platform support and maintenance, and marketing, engagement and analytics programs. Additional information about the source(s) and amount(s) of compensation as well as other remuneration received by FBS or NFS will be furnished to you upon written request. At the time you purchase shares of funds those shares will be assigned either a load, transaction fee (TF) or no transaction fee (NTF) status. When you subsequently sell those shares, any fees applicable to your transaction will be assessed based on the status assigned to the shares at the time of purchase.

Customer Free Credit Balance - Free credit balances (FCB) are funds payable to you on demand. FCB are subject to open commitments such as uncleared checks and exclude proceeds from sales of certificated securities without delivery of the certificate. If your FCB is swept to a core position, you can liquidate the core position and have the proceeds sent to you or held in your account subject to the terms of your account agreement. Required rule 10b-10(a) information not contained herein will be provided on written request. Fidelity may use this free credit balance in connection with its business, subject to applicable law.

Assets Separate From Your Brokerage Account - Only securities in the margin portion of your brokerage account contribute to margin and maintenance requirements. Other Assets, that may be reported on your statement, maintained with Fidelity Investments Life Insurance Company and mutual fund only accounts held directly with the fund (Fidelity Mutual Fund Accounts) are not carried by NFS, not covered by the Securities Investor Protection Corporation (SIPC) and do not count toward your margin and maintenance requirements. Assets held in brokerage accounts managed by Fidelity Personal and Workplace Advisors LLC (FPWA) are carried by NFS and covered by SIPC but do not contribute to your margin and maintenance requirements.

Short Account Balances - Securities sold short are held in a segregated short account. These securities are marked-to-market for margin purposes and increase or decrease from the short sale price is transferred weekly to your margin account. Your short account balance is shown as of the last weekly mark-to-market, not statement end date.

Information About Your Option Transactions - Each transaction confirmation previously delivered to you contains full information about commissions and other charges, and such information is available promptly upon request. Assignments of American and European-style options are allocated among customer short positions pursuant to a random allocation procedure, a description is available upon request. Short positions in American-style options are liable for assignment anytime. The writer of a European-style option is subject to exercise assignment only during the exercise period. For more information about these, please call Fidelity at 800-544-6666.

Equity Dividend Reinvestment - Shares credited to your account resulted from transactions by FBS acting as agent for your account, or the Depository Trust Company (DTC).

Price Information/Total Market Value - The Total Market Value has been calculated to 9 decimal places but the individual unit price is displayed in 5 decimal places. The Total Market Value represents prices obtained from various sources, may be impacted by the frequency with which such prices are reported and such prices are not guaranteed. Prices received from pricing vendors are generally based on current market quotes, but when such quotes are not available pricing vendors use a variety of techniques to estimate value. These estimates, particularly for fixed income securities, may be based on certain minimum principal amounts (e.g. \$1 million) and may not reflect all factors that affect the value of the security, including liquidity risk. In certain situations, a price may be derived from a single broker quote. The prices provided are not firm bids or offers. Certain securities may reflect as "N/A" or "unavailable" where the price for such security is generally not available from a pricing source. The Market Value of a security, including those priced at par value, may differ from its purchase price and may not closely reflect the value at which the security may be sold or purchased based on various market factors. The sale or redemption of any fixed income security prior to maturity may result in a loss. Prices for Certificates of Deposit (CDs) are generally estimates and are not based on actual market prices. The secondary market for CDs is generally illiquid. You should always request a current valuation for your securities prior to making a financial decision or placing an order. In executing orders on the Floor, the Floor broker may permit the Designated Market Maker to trade on parity with the order for some or all of the executions associated with filling that order, where such permission would not be inconsistent with the brokers best execution obligations.

Fidelity Investments - Fidelity Distributors Company LLC (FDC) is the distributor for Fidelity Funds with marketing and shareholder services provided by FBS or NFS. Brokerage services are provided by FBS, which clears all transactions through its affiliate NFS. NFS carries all brokerage accounts. FBS and NFS are members of the NYSE and SIPC. Upon written request, Fidelity will mail a NFS financial statement, which is also available at its office. Fidelity Investments (with pyramid logo) is a trademark of FMR LLC. Insurance products are distributed by FBS, Fidelity Insurance Agency, Inc., and Fidelity Investments Insurance Agency of Texas, Inc. **FPWA Services** - Fidelity Go®, Fidelity Managed FidelityFolioSM and Fidelity® Strategic Disciplines are advisory services offered by FPWA, a registered investment adviser. Fidelity® Strategic Disciplines includes the Breckinridge Intermediate Municipal Strategy, the Fidelity® Equity-Income Strategy, the Fidelity® U.S. Large Cap Equity Strategy, the Fidelity® Tax-Managed U.S. Equity Index Strategy, the Fidelity® International Equity Strategy, the Fidelity® Tax-Managed International Equity Index Strategy, the Fidelity® Intermediate Municipal Strategy and the Fidelity® Core Bond Strategy. Fidelity® Wealth Services are advisory services offered by FPWA or Fidelity Personal Trust Company, FSB (FPTC), a federal savings bank. Nondeposit investment products and trust services offered by FPTC and its affiliates are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency, are not obligations of any bank, and are subject to risk, including possible loss of principal. **These advisory services are provided for a fee.** FBS, NFS, FDC, FPWA and FPTC are direct or indirect subsidiaries of FMR LLC.

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MR_CE_BRDHRFBBDJRR_BB8KZ 20241231

FOR INQUIRIES CALL: NOT FOR PROFIT ALBANY
(518) 464-6106

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THE COLLEGE OF ST ROSE
P CARD ACCOUNT
432 WESTERN AVE
ALBANY NY 12203-1400

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ACCOUNT TYPE	
M&T SIMPLE CHECKING FOR BUSINESS	
ACCOUNT NUMBER	STATEMENT PERIOD
0381	12/01/24 - 12/31/24
BEGINNING BALANCE	\$4,999.79
DEPOSITS & CREDITS	49,234.41
LESS CHECKS & DEBITS	54,234.20
LESS SERVICE CHARGES	0.00
ENDING BALANCE	\$0.00

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
12/01/2024	BEGINNING BALANCE			\$4,999.79
12/09/2024	M&T COMM CARD PAYMENT 448538140063386		\$7,112.10	(2,112.31)
12/10/2024	REVERSE PREAUTHORIZED WITHDRAWAL	\$7,112.10		4,999.79
12/11/2024	CLGSTROSE O 0430 CORP PAY 8	40,000.00		
12/11/2024	CLGSTROSE O 0430 CORP PAY 8	2,112.31		
12/11/2024	M&T COMM CARD PAYMENT 0000000000		7,112.10	40,000.00
12/12/2024	INST PYMT TO THE COLLEGE OF SAINT ROSE PMT REF: 20241212022000046P1BOPFX00022968012		10,000.00	
12/12/2024	INST PYMT TO THE COLLEGE OF SAINT ROSE PMT REF: 20241212022000046P1BOPFX00022780851 RMT: Transfer		30,000.00	
12/13/2024	FINAL ANALYSIS CHARGE WAIVED	10.00		0.00
12/13/2024	FINAL ANALYSIS CHARGE		10.00	
12/13/2024	CLOSEOUT		0.00	0.00
	NUMBER OF DEPOSITS/CHECKS PAID	4	0	

EFFECTIVE JANUARY 1, 2025, TREASURY MANAGEMENT AND COMMERCIAL DEPOSIT SERVICES PRICING IS CHANGING. VISIT MTB.COM/TMUPDATE2025 FOR DETAILS.

YOU'LL ALSO RECEIVE AN INSERT WITH THE CHANGES IN YOUR NEXT STATEMENT OR IN A SEPARATE MAILING.

NOTE: ADDITIONAL CHANGES SPECIFIC TO YOUR ACCOUNT MAY BE REFLECTED IN OTHER COMMUNICATIONS.

HOW TO BALANCE YOUR M&T BANK ACCOUNT**TO BALANCE YOUR ACCOUNT WITH THIS STATEMENT COMPLETE STEPS 1,2, & 3.**

STEP 1 Place a checkmark (✓) beside each item listed on this statement which has a corresponding entry in your register.
Also place a checkmark next to the item in your register.

STEP 2 Add to your register:
(a) Any deposits and other credits shown on this statement which you have not already entered.
(b) Any interest this statement shows credited to your account.

STEP 3 Subtract from your register:
(a) Any checks or other withdrawals shown on this statement which you did not enter into your register.
(b) Any automatic loan payments or ATM or other electronic debits shown on this statement which you have not already subtracted.
(c) Any service charges shown on this statement which you have not already subtracted.

TO DETERMINE THE CURRENT BALANCE IN YOUR ACCOUNT:

STEP 4 List any outstanding checks or debits written in your register, but not yet appearing on your statement.

OUTSTANDING CHECKS AND OTHER DEBITS		
NUMBER	AMOUNT	
1	\$	
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
SUBTOTAL OF COLUMN 1	\$	

OUTSTANDING CHECKS AND OTHER DEBITS		
NUMBER	AMOUNT	
13	\$	
14		
15		
16		
17		
18		
19		
20		
21		
22		
SUBTOTAL OF COLUMN 2		
SUBTOTAL OF COLUMN 1 +		
TOTAL OUTSTANDING CHECKS AND DEBITS	\$	

STEP 5 Enter on this line the **Ending Balance** shown in the summary on the front of this statement.

\$	
----	--

STEP 6 Enter the total of any deposits or other credits shown on your register which are not shown on this statement.

\$	
----	--

STEP 7 Enter the total of **STEPS 5 & 6**.

\$	
----	--

STEP 8 Enter **TOTAL OUTSTANDING CHECKS & DEBITS** (from STEP 4).

\$	
----	--

STEP 9 Subtract **STEP 8** from **STEP 7** and enter the difference here.

\$	
----	--

This amount should be your current account balance.

If you have questions, think your statement is incorrect, or for information regarding Treasury Management Services, please contact your M&T Relationship Manager or the Commercial Service Team at 1-800-724-2240, Monday through Friday, 8am - 6pm ET.

M&T Bank

FOR INQUIRIES CALL: NOT FOR PROFIT ALBANY
(518) 464-6106

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THE COLLEGE OF SAINT ROSE
DEBTOR IN POSSESSION CASE NO 24-11131-1
MARCIA J WHITE, TRUSTEE
COLLATERAL ACCOUNT
432 WESTERN AVE
ALBANY NY 12203-1400

ACCOUNT TYPE	
M&T SIMPLE CHECKING FOR BUSINESS	
ACCOUNT NUMBER	STATEMENT PERIOD
3168	12/05/24 - 12/31/24
BEGINNING BALANCE	\$0.00
DEPOSITS & CREDITS	30,000.00
LESS CHECKS & DEBITS	0.00
LESS SERVICE CHARGES	0.00
ENDING BALANCE	\$30,000.00

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
12/05/2024	BEGINNING BALANCE			\$0.00
12/12/2024	INST PYMT FROM THE COLLEGE OF ST ROSE PMT REF: 20241212022000046P1BOPFX00022780851 RMT: Transfer	\$30,000.00		30,000.00
	NUMBER OF DEPOSITS/CHECKS PAID	1	0	

EFFECTIVE JANUARY 1, 2025, TREASURY MANAGEMENT AND COMMERCIAL DEPOSIT SERVICES PRICING IS CHANGING. VISIT MTB.COM/TMUPDATE2025 FOR DETAILS.

YOU'LL ALSO RECEIVE AN INSERT WITH THE CHANGES IN YOUR NEXT STATEMENT OR IN A SEPARATE MAILING.

NOTE: ADDITIONAL CHANGES SPECIFIC TO YOUR ACCOUNT MAY BE REFLECTED IN OTHER COMMUNICATIONS.

HOW TO BALANCE YOUR M&T BANK ACCOUNT**TO BALANCE YOUR ACCOUNT WITH THIS STATEMENT COMPLETE STEPS 1, 2, & 3.**

STEP 1 Place a checkmark (✓) beside each item listed on this statement which has a corresponding entry in your register.
Also place a checkmark next to the item in your register.

STEP 2 Add to your register:
(a) Any deposits and other credits shown on this statement which you have not already entered.
(b) Any interest this statement shows credited to your account.

STEP 3 Subtract from your register:
(a) Any checks or other withdrawals shown on this statement which you did not enter into your register.
(b) Any automatic loan payments or ATM or other electronic debits shown on this statement which you have not already subtracted.
(c) Any service charges shown on this statement which you have not already subtracted.

TO DETERMINE THE CURRENT BALANCE IN YOUR ACCOUNT:

STEP 4 List any outstanding checks or debits written in your register, but not yet appearing on your statement.

OUTSTANDING CHECKS AND OTHER DEBITS		
NUMBER	AMOUNT	
1	\$	
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
SUBTOTAL OF COLUMN 1	\$	

OUTSTANDING CHECKS AND OTHER DEBITS		
NUMBER	AMOUNT	
13	\$	
14		
15		
16		
17		
18		
19		
20		
21		
22		
SUBTOTAL OF COLUMN 2		
SUBTOTAL OF COLUMN 1 +		
TOTAL OUTSTANDING CHECKS AND DEBITS	\$	

STEP 5 Enter on this line the **Ending Balance** shown in the summary on the front of this statement.

\$	
----	--

STEP 6 Enter the total of any deposits or other credits shown on your register which are not shown on this statement.

\$	
----	--

STEP 7 Enter the total of STEPS 5 & 6.

\$	
----	--

STEP 8 Enter TOTAL OUTSTANDING CHECKS & DEBITS (from STEP 4).

\$	
----	--

STEP 9 Subtract STEP 8 from STEP 7 and enter the difference here.

\$	
----	--

This amount should be your current account balance.

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M&T Bank

FOR INQUIRIES CALL: NOT FOR PROFIT ALBANY
(518) 464-6106

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THE COLLEGE OF SAINT ROSE
DEBTOR IN POSSESSION CASE NO. 24-11131-1
MARCIA J WHITE, TRUSTEE
PAYMNET ACCOUNT
432 WESTERN AVE
ALBANY NY 12203-1400

ACCOUNT TYPE	
M&T SIMPLE CHECKING FOR BUSINESS	
ACCOUNT NUMBER	STATEMENT PERIOD
3176	12/05/24 - 12/31/24
BEGINNING BALANCE	\$0.00
DEPOSITS & CREDITS	10,000.00
LESS CHECKS & DEBITS	0.00
LESS SERVICE CHARGES	0.00
ENDING BALANCE	\$10,000.00

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
12/05/2024	BEGINNING BALANCE			\$0.00
12/12/2024	INST PYMT FROM THE COLLEGE OF ST ROSE PMT REF: 20241212022000046P1BOPFX00022968012 NUMBER OF DEPOSITS/CHECKS PAID	\$10,000.00 1	0	10,000.00

EFFECTIVE JANUARY 1, 2025, TREASURY MANAGEMENT AND COMMERCIAL DEPOSIT SERVICES PRICING IS CHANGING. VISIT MTB.COM/TMUPDATE2025 FOR DETAILS.

YOU'LL ALSO RECEIVE AN INSERT WITH THE CHANGES IN YOUR NEXT STATEMENT OR IN A SEPARATE MAILING.

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(b) Any automatic loan payments or ATM or other electronic debits shown on this statement which you have not already subtracted.
(c) Any service charges shown on this statement which you have not already subtracted.

TO DETERMINE THE CURRENT BALANCE IN YOUR ACCOUNT:

STEP 4 List any outstanding checks or debits written in your register, but not yet appearing on your statement.

OUTSTANDING CHECKS AND OTHER DEBITS		
NUMBER	AMOUNT	
1	\$	
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
SUBTOTAL OF COLUMN 1	\$	

OUTSTANDING CHECKS AND OTHER DEBITS		
NUMBER	AMOUNT	
13	\$	
14		
15		
16		
17		
18		
19		
20		
21		
22		
SUBTOTAL OF COLUMN 2		
SUBTOTAL OF COLUMN 1 +		
TOTAL OUTSTANDING CHECKS AND DEBITS	\$	

STEP 5 Enter on this line the **Ending Balance** shown in the summary on the front of this statement.

\$	
----	--

STEP 6 Enter the total of any deposits or other credits shown on your register which are not shown on this statement.

\$	
----	--

STEP 7 Enter the total of STEPS 5 & 6.

\$	
----	--

STEP 8 Enter TOTAL OUTSTANDING CHECKS & DEBITS (from STEP 4).

\$	
----	--

STEP 9 Subtract STEP 8 from STEP 7 and enter the difference here.

\$	
----	--

This amount should be your current account balance.

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M&TBank



M & T One Card

COLLEGE OF SAINT ROSE		ACCOUNT NUMBER XXXX-XXXX-XXXX-3863	
CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	STATEMENT DATE
\$30,000.00	\$25,783.89	31	12/31/24

CORPORATE ACCOUNT SUMMARY										
Previous Balance	+	Purchases & Cash Advances	+	Total Fees	-	Credits	-	Payments	=	New Balance
\$7,112.10		\$4,216.11		\$0.00		\$0.00		\$7,112.10		\$4,216.11

ACCOUNT MESSAGES

\$4,216.11 will be deducted from your account and credited as your automatic payment on 01/10/2025.

CORPORATE ACCOUNT ACTIVITY				
COLLEGE OF SAINT ROSE XXXX-XXXX-XXXX-3863			TOTAL CORPORATE ACTIVITY -\$7,112.10	
Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/09	12/09		AUTOPAYMENT DEDUCTION	7,112.10 -

CARDHOLDER SIGNATURE _____ DATE _____ MNGR _____

For customer service, call toll free (800) 443-8671. Outside the US and Canada, call (716) 635-4152.

Account ID: 3837

To write M & T Bank regarding:
Billing errors: P.O. BOX 4028, Buffalo, NY 14240-4028
Payments: P.O. BOX 62120, Baltimore, MD 21264-2120
Lost/Stolen: 1100 WEHRLE DR., 2ND FLOOR, Buffalo, NY 14221

Visit us on the web at www.mtb.com

For Visa benefits and referral services, call the Visa assistance Center at (800) VISA-911.

M & T BANK
P.O. BOX 4028
BUFFALO NY 14240-4028

Account Number XXXX-XXXX-XXXX-3863

Payment Due Date 01/10/25

New Balance Due \$4,216.11

Amount Enclosed \$. .

Remit to: M & T BANK
P.O. BOX 62120
BALTIMORE MD 21264-2120

COLLEGE OF SAINT ROSE
ATTN: VALERIE MYERS
432 WESTERN AVE
ALBANY NY 12203-140032

PLEASE DO NOT REMIT PAYMENT
YOUR PAYMENT WILL AUTOMATICALLY BE
DEDUCTED FROM YOUR BANKING ACCOUNT



COLLEGE OF SAINT ROSE		ACCOUNT NUMBER	XXXX-XXXX-XXXX-3863
CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	STATEMENT DATE
\$30,000.00	\$25,783.89	31	12/31/24

NOTICE OF BILLING RIGHTS

This notice contains important information about your rights under federal law. In this Notice, "you" refers to Client as defined in the Agreement, and "us" refers to M&T Bank.

UNAUTHORIZED USE OF VISA® CORPORATE AND PURCHASING CARDS

You may be liable for any unauthorized use of any Card issued by us for use with any Visa® Account we open for you. You will not be liable for any unauthorized use that occurs after you notify M&T Bank orally or in writing, of any loss, theft or possible unauthorized use of the Card. You can do so by writing M&T Bank, P.O. Box 4028, Buffalo, New York 14240-4028, Attention: Visa® Investigations, or by telephoning 1-800-443-8671. Except as provided in Section 26 of the Agreement, your liability for unauthorized use of the Card will not exceed \$50.

Please be advised that full payment of all outstanding balances remains due, even while we investigate your unauthorized use claim, and failure to pay in full by the due date may result in delinquency charges per your Agreement with us. We will credit any payments made upon conclusion of our investigation of the unauthorized use claim, to the extent of the proper amount due back to you.



M & T One Card

COLLEGE OF SAINT ROSE		ACCOUNT NUMBER XXXX-XXXX-XXXX-3863	
CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	STATEMENT DATE
\$30,000.00	\$25,783.89	31	12/31/24

CARDHOLDER ACTIVITY				
GARY GOSS			ACCOUNT NUMBER XXXX-XXXX-XXXX-9984	
PURCHASES	CASH ADVANCES	FEES	CREDITS	TOTAL ACTIVITY
\$379.68	\$0.00	\$0.00	\$0.00	\$379.68
Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/02	12/04	64338109164620519	WINSUPPLY ALBANY NY CO ALBANY NY MCC: 5074 MERCHANT ZIP: 12206 ORDER NUMBER: WEIL CONTROL LOCAL TAX INDICATOR: 2 NAT. TAX INDICATOR: 0	311.63
12/02	12/04	64338109164620550	WINSUPPLY ALBANY NY CO ALBANY NY MCC: 5074 MERCHANT ZIP: 12206 ORDER NUMBER: BOIL PART LOCAL TAX INDICATOR: 2 NAT. TAX INDICATOR: 0	68.05

CARDHOLDER ACTIVITY				
DEBRA LEE POLLEY			ACCOUNT NUMBER XXXX-XXXX-XXXX-7290	
PURCHASES	CASH ADVANCES	FEES	CREDITS	TOTAL ACTIVITY
\$1,893.38	\$0.00	\$0.00	\$0.00	\$1,893.38
Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/12	12/13	14347216520309081	EIG*CONSTANTCONTACT.COM 855-2295506 MA MCC: 5968 MERCHANT ZIP: 02451 ORDER NUMBER: 1102470512598 LOCAL TAX INDICATOR: 0 NAT. TAX INDICATOR: 0	310.00
12/18	12/19	64353101279531855	TST*CAFE MADISON 518-729-5383 NY MCC: 5812 MERCHANT ZIP: 12208	93.48
12/19	12/19	44354500012205928	DD *CARDONASMARKET DOORDASH.COM CA MCC: 5812 MERCHANT ZIP: 94107	157.44
12/20	12/23	64355103853354983	HANNAFORD #8339 DELMAR NY MCC: 5411 MERCHANT ZIP: 12054 ORDER NUMBER: 0000000000000000 LOCAL TAX: 5.36 LOCAL TAX INDICATOR: 1 NAT. TAX INDICATOR: 0	72.46
12/20	12/23	64355103928722362	IN *GREEN GENIES 518-9447209 NY	1,260.00

**M & T One Card**

COLLEGE OF SAINT ROSE		ACCOUNT NUMBER XXXX-XXXX-XXXX-3863	
CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	STATEMENT DATE
\$30,000.00	\$25,783.89	31	12/31/24

CARDHOLDER ACTIVITY				
DEBRA LEE POLLEY			ACCOUNT NUMBER	XXXX-XXXX-XXXX-7290
PURCHASES	CASH ADVANCES	FEES	CREDITS	TOTAL ACTIVITY
\$1,893.38	\$0.00	\$0.00	\$0.00	\$1,893.38
Tran Date	Post Date	Reference Number	Transaction Description	Amount
			MCC: 7349 MERCHANT ZIP: 12180 ORDER NUMBER: 20270 LOCAL TAX INDICATOR: 2 NAT. TAX INDICATOR: 0	

CARDHOLDER ACTIVITY				
LISA THOMSON			ACCOUNT NUMBER	XXXX-XXXX-XXXX-2527
PURCHASES	CASH ADVANCES	FEES	CREDITS	TOTAL ACTIVITY
\$59.94	\$0.00	\$0.00	\$0.00	\$59.94
Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/02	12/03	64338500011112498	EVITE, INC. EVITE.COM CA MCC: 5734 MERCHANT ZIP: 90017 LOCAL TAX INDICATOR: 2 NAT. TAX INDICATOR: 0	39.94
12/11	12/12	24347179121170595	LAZ PARKING M09328-FLASH ALBANY NY MCC: 7523 MERCHANT ZIP: 12207 LOCAL TAX: 0.37 LOCAL TAX INDICATOR: 1 NAT. TAX INDICATOR: 0	5.00
12/12	12/13	24348180197188965	LAZ PARKING M09328-FLASH ALBANY NY MCC: 7523 MERCHANT ZIP: 12207 LOCAL TAX: 1.11 LOCAL TAX INDICATOR: 1 NAT. TAX INDICATOR: 0	15.00



M & T One Card

COLLEGE OF SAINT ROSE		ACCOUNT NUMBER	XXXX-XXXX-XXXX-3863
CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	STATEMENT DATE
\$30,000.00	\$25,783.89	31	12/31/24

CARDHOLDER ACTIVITY				
MARCIA WHITE			ACCOUNT NUMBER	XXXX-XXXX-XXXX-1817
PURCHASES	CASH ADVANCES	FEES	CREDITS	TOTAL ACTIVITY
\$433.46	\$0.00	\$0.00	\$0.00	\$433.46
Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/30	12/02	74336167698125938	SUNOCO 8000651202 ALBANY NY MCC: 5542 MERCHANT ZIP: 12203 SERV: S UNIT OF MEASURE: G FUEL TYPE: 02 UNIT COST: 3.90 FUEL ONLY: 1 GROSS PRICE: 65.53 ODO: 0000000	65.53
11/30	12/02	74336167781844211	FADDEGON'S NURSERY LATHAM NY MCC: 5261 MERCHANT ZIP: 12110 ORDER NUMBER: 334600 LOCAL TAX: 7.84 LOCAL TAX INDICATOR: 1 NAT. TAX INDICATOR: 0	105.84
12/07	12/09	74343105441947918	STAPLES 00102558 SARATOGA SPRING MCC: 5943 MERCHANT ZIP: 12866 ORDER NUMBER: 000235168 LOCAL TAX INDICATOR: 2 NAT. TAX INDICATOR: 0	28.99
12/07	12/09	94343500950548759	FRANKLIN SQUARE MARKET SARATOGA SPRING MCC: 5411 MERCHANT ZIP: 12866	90.94
12/09	12/10	64345102970212747	EXXON JOES KWIK MARTS SARATOGA SPRING MCC: 5542 MERCHANT ZIP: 12866 TIME: 11:37 SERV: S UNIT OF MEASURE: G FUEL TYPE: 02 UNIT COST: 3.45 FUEL ONLY: 1 GROSS PRICE: 56.74 ODO: 0000000 REF: 00000000000000000	56.74
12/21	12/23	74357189945014172	SUNOCO 0363302102 ALBANY NY MCC: 5542 MERCHANT ZIP: 12211 SERV: S UNIT OF MEASURE: G FUEL TYPE: 02 UNIT COST: 3.60 FUEL ONLY: 1 GROSS PRICE: 57.42 ODO: 0000000	57.42
12/23	12/23	64358106045748928	NYTIMES 800-698-4637 NY MCC: 5968 MERCHANT ZIP: 10018 ORDER NUMBER: 00000000000000000 LOCAL TAX: 2.07 LOCAL TAX INDICATOR: 1 NAT. TAX INDICATOR: 0	28.00



M & T One Card

COLLEGE OF SAINT ROSE		ACCOUNT NUMBER XXXX-XXXX-XXXX-3863	
CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	STATEMENT DATE
\$30,000.00	\$25,783.89	31	12/31/24

CARDHOLDER ACTIVITY				
2019 CHEV TRAVERSE			ACCOUNT NUMBER XXXX-XXXX-XXXX-9587	
PURCHASES	CASH ADVANCES	FEES	CREDITS	TOTAL ACTIVITY
\$182.07	\$0.00	\$0.00	\$0.00	\$182.07
Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/04	12/05	64340100988937508	EXXON XTRAMART ALBANY NY MCC: 5542 MERCHANT ZIP: 12208 TIME: 15:02 SERV: S UNIT OF MEASURE: G FUEL TYPE: 01 UNIT COST: 3.14 FUEL ONLY: 1 GROSS PRICE: 36.10 ODO: 0000000 REF: 000000000000000000	36.10
12/07	12/09	64343100852265496	EXXON XTRAMART ALBANY NY MCC: 5541 MERCHANT ZIP: 12208 TIME: 9:30 SERV: S UNIT OF MEASURE: G FUEL TYPE: 01 UNIT COST: 3.14 FUEL ONLY: 1 GROSS PRICE: 30.00 ODO: 0000000 REF: 000000000000000000	30.00
12/14	12/16	64349107697252740	EXXON XTRAMART ALBANY NY MCC: 5541 MERCHANT ZIP: 12208 TIME: 8:33 SERV: S UNIT OF MEASURE: G FUEL TYPE: 01 UNIT COST: 3.14 FUEL ONLY: 1 GROSS PRICE: 40.00 ODO: 0000000 REF: 000000000000000000	40.00
12/26	12/27	64361108589826149	EXXON XTRAMART ALBANY NY MCC: 5541 MERCHANT ZIP: 12208 TIME: 8:35 SERV: S UNIT OF MEASURE: G FUEL TYPE: 01 UNIT COST: 3.10 FUEL ONLY: 1 GROSS PRICE: 30.00 ODO: 0000000 REF: 000000000000000000	30.00
12/28	12/30	64363100485405852	EXXON XTRAMART ALBANY NY MCC: 5542 MERCHANT ZIP: 12208 TIME: 8:17 SERV: S UNIT OF MEASURE: G FUEL TYPE: 01 UNIT COST: 3.10 FUEL ONLY: 1 GROSS PRICE: 45.97 ODO: 0000000 REF: 000000000000000000	45.97



M & T One Card

COLLEGE OF SAINT ROSE		ACCOUNT NUMBER	XXXX-XXXX-XXXX-3863
CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	STATEMENT DATE
\$30,000.00	\$25,783.89	31	12/31/24

CARDHOLDER ACTIVITY				
2021 CHEV TRAVERSE		ACCOUNT NUMBER XXXX-XXXX-XXXX-0568		
PURCHASES	CASH ADVANCES	FEES	CREDITS	TOTAL ACTIVITY
\$1,267.58	\$0.00	\$0.00	\$0.00	\$1,267.58
Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/30	12/02	64336107078226599	EXXON XTRAMART ALBANY NY MCC: 5542 MERCHANT ZIP: 12208 TIME: 20:08 SERV: S UNIT OF MEASURE: G FUEL TYPE: 01 UNIT COST: 3.14 FUEL ONLY: 1 GROSS PRICE: 47.00 ODO: 0000000 REF: 000000000000000000	47.00
12/06	12/09	64342100095863454	EXXON XTRAMART ALBANY NY MCC: 5542 MERCHANT ZIP: 12208 TIME: 11:38 SERV: S UNIT OF MEASURE: G FUEL TYPE: 01 UNIT COST: 3.14 FUEL ONLY: 1 GROSS PRICE: 51.40 ODO: 0000000 REF: 000000000000000000	51.40
12/10	12/12	64346104105402101	EXXON XTRAMART ALBANY NY MCC: 5542 MERCHANT ZIP: 12208 TIME: 19:39 SERV: S UNIT OF MEASURE: G FUEL TYPE: 01 UNIT COST: 3.14 FUEL ONLY: 1 GROSS PRICE: 47.53 ODO: 0000000 REF: 000000000000000000	47.53
10/30	12/13	24330000988003582	EXXON XTRAMART ALBANY NY MCC: 5542 MERCHANT ZIP: 12208 SERV: S UNIT OF MEASURE: G FUEL TYPE: 01 UNIT COST: 3.20 FUEL ONLY: 1 GROSS PRICE: 38.68 ODO: 0000000 REF: 000000000000000000	38.68
12/14	12/16	64349079331189661	BLAUER MANUFACTURING 800-225-6715 MA MCC: 5137 MERCHANT ZIP: 02215 LOCAL TAX: 3.40 LOCAL TAX INDICATOR: 1 NAT. TAX INDICATOR: 0 FREIGHT AMOUNT: 24.99 DEST. POSTCODE: 12203	63.38
12/14	12/16	64350108453848503	EXXON XTRAMART ALBANY NY MCC: 5542 MERCHANT ZIP: 12208 TIME: 22:24 SERV: S UNIT OF MEASURE: G FUEL TYPE: 02 UNIT COST: 3.70 FUEL ONLY: 1 GROSS PRICE: 60.00 ODO: 0000000 REF: 000000000000000000	60.00
12/16	12/18	54352045601052010	GALLS 8592667227 KY MCC: 5137 MERCHANT ZIP: 40505 ORDER NUMBER: BOOTS & HATS LOCAL TAX INDICATOR: 2	611.99



M & T One Card

COLLEGE OF SAINT ROSE		ACCOUNT NUMBER XXXX-XXXX-XXXX-3863	
CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	STATEMENT DATE
\$30,000.00	\$25,783.89	31	12/31/24

CARDHOLDER ACTIVITY				
2021 CHEV TRAVERSE		ACCOUNT NUMBER XXXX-XXXX-XXXX-0568		
PURCHASES	CASH ADVANCES	FEES	CREDITS	TOTAL ACTIVITY
\$1,267.58	\$0.00	\$0.00	\$0.00	\$1,267.58
Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/18	12/18	64353100979885603	NAT. TAX INDICATOR: 0 DEST. POSTCODE: 55555 CRITICAL TOOL 800-545-8823 IL MCC: 5046 MERCHANT ZIP: 60164 ORDER NUMBER: 0000000000000000 LOCAL TAX: 6.10 LOCAL TAX INDICATOR: 1 NAT. TAX INDICATOR: 0	64.24
12/19	12/20	64355102946742360	EXXON SAI ENERGY ALBANY NY MCC: 5542 MERCHANT ZIP: 12206 TIME: 12:53 SERV: S UNIT OF MEASURE: G FUEL TYPE: 01 UNIT COST: 3.18 FUEL ONLY: 1 GROSS PRICE: 38.48 ODO: 0000000 REF: 0000000000000000	38.48
12/20	12/23	64355103425989563	EXXON WESTERN AVE. BBE ALBANY NY MCC: 5542 MERCHANT ZIP: 12203 TIME: 2:40 SERV: S UNIT OF MEASURE: G FUEL TYPE: 01 UNIT COST: 3.15 FUEL ONLY: 1 GROSS PRICE: 48.01 ODO: 0000000 REF: 0000000000000000	48.01
12/22	12/24	64358106316416809	EXXON XTRAMART ALBANY NY MCC: 5542 MERCHANT ZIP: 12208 TIME: 22:45 SERV: S UNIT OF MEASURE: G FUEL TYPE: 01 UNIT COST: 3.10 FUEL ONLY: 1 GROSS PRICE: 47.10 ODO: 0000000 REF: 0000000000000000	47.10
12/26	12/27	94361500240278289	WESTGATE PIZZA BELLA ALBANY NY MCC: 5812 MERCHANT ZIP: 12206	28.35
12/26	12/27	94361744525582717	GRUBHUB*WESTGATEPIZZAB GRUBHUB.COM NY MCC: 5812 MERCHANT ZIP: 10018	31.61
12/26	12/27	94361718535945312	GRUBHUB*WESTGATEPIZZAB GRUBHUB.COM NY MCC: 5812 MERCHANT ZIP: 10018	37.96
12/28	12/30	64363100485405878	EXXON XTRAMART ALBANY NY MCC: 5542 MERCHANT ZIP: 12208 TIME: 8:37 SERV: S UNIT OF MEASURE: G FUEL TYPE: 01 UNIT COST: 3.10 FUEL ONLY: 1 GROSS PRICE: 51.85 ODO: 0000000 REF: 0000000000000000	51.85



Corporate Headquarters
1100 North Market Street
Wilmington, DE 19890-0001

Accounting Statement

0107 - COLLEGE OF ST. ROSE-DEBTOR-IN-POSS.

December 01, 2024 - December 31, 2024

Accounts Included

MANUFACTURERS AND TRADERS TRUST CO. AS CUSTODIAN FOR THE COLLEGE OF
ST. ROSE - DEBTOR-IN-POSSESSION ACCOUNT
0107

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$14,499,150.70
Net of Contributions & Withdrawals	-\$24,738.73
Net Investment Change	\$37,420.62
Closing Market Value w/Accrued Income	\$14,511,832.59

Your Relationship Team

RYANNE DIMILLO
Relationship Manager
rizzo@wilmingtontrust.com

(716) 839-8722

THE COLLEGE OF ST. ROSE
ATTN: DEBRA LEE POLLEY
ASSOCIATE VICE PRESIDENT/TREASURER
432 WESTERN AVE
ALBANY, NY 12203

Table of Contents

Relationship Summary

Asset Allocation	3
Accrued Income by Asset Class Summary	3
Portfolio Valuations & Activity Summary	4
Income Received Summary	4
Realized Gain/Loss Summary	4
Cash Activity Summary	5

Asset Allocation

Principal Asset & Sub Asset Allocation	6
Income Asset & Sub Asset Allocation	6

Equity Overview

Summary	7
U.S. Individual Equity Sector Allocation	7

Holdings Detail - Principal

Equities	8
Other	8
Cash & Equivalents	9

Holdings Detail - Income

Cash & Equivalents	10
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Activity Detail

Transaction Activity Detail	11
Realized Gain / Loss Detail	13

Disclosures

Statement Disclosures	14
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Glossary

Glossary	16
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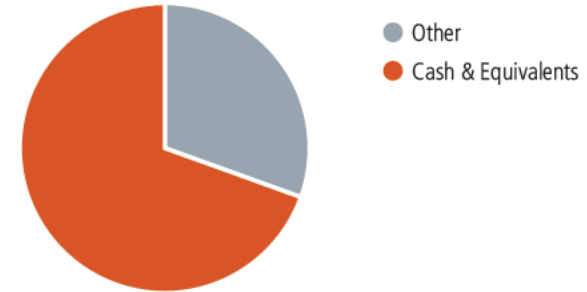
Please see Glossary for descriptions of key fields depicted in this statement.

Relationship Summary

0107 - COLLEGE OF ST. ROSE-DEBTOR-IN-POSS.
December 01, 2024 - December 31, 2024

Asset Allocation

Asset Class	Principal Market Value	Income Market Value	Total Market Value	Allocation (%)
Equities	\$0.29	-	\$0.29	-
Other	4,414,084.87	-	4,414,084.87	30.50
Cash & Equivalents	10,060,326.67	-	10,060,326.67	69.50
TOTAL	\$14,474,411.83	-	\$14,474,411.83	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Equities	\$0.29	-	\$0.29	-	-
Other	4,414,084.87	-	4,414,084.87	-	-
Cash & Equivalents	10,060,326.67	37,420.76	10,097,747.43	434,606.11	4.32
TOTAL	\$14,474,411.83	\$37,420.76	\$14,511,832.59	\$434,606.11	3.00%

Market Values may be generated using market quotations, closing price, mean bid or ask, or estimated market value obtained from quotation services. Mutual fund balances are incorporated into appropriate asset classifications. Derivative instruments are classified based upon the corresponding underlying security and does not represent a comprehensive risk assessment of your account.

Asset values will fluctuate. **Estimated Annual Income** is provided for comparison purposes only. Estimated Annual Income is based on historical data or other assumptions and is not a guarantee of future results. This report should not be used to prepare tax documents.

Yield for Cash & Equivalents is calculated based on Market Value of investments and does not include Uninvested Cash (Cash Balance) or Cash Payables and Receivables for pending trades.

Relationship Summary *(continued)*

0107 - COLLEGE OF ST. ROSE-DEBTOR-IN-POSS.

December 01, 2024 - December 31, 2024

Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
Opening Market Value	\$14,461,933.22	\$11,451,770.25
Accrued Income	37,217.48	29,089.49
Opening Market Value w/Accrued Income	\$14,499,150.70	\$11,480,859.74
Contributions		
Cash Receipts	-	3,397,861.24
Intra-Account Transfers	77,034.82	408,830.20
Other Receipts	261.27	382.99
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	\$77,296.09	\$3,807,074.43
Withdrawals		
Cash Disbursements	-25,000.00	-862,889.58
Intra-Account Transfers	-77,034.82	-408,830.20
Other Disbursements	-	-
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-8,239.67
Total Withdrawals	-\$102,034.82	-\$1,279,959.45
Net Contributions & Withdrawals	-\$24,738.73	\$2,527,114.98
Closing Market Value	14,474,411.83	14,474,411.83
Accrued Income	37,420.76	37,420.76
Closing Market Value w/Accrued Income	\$14,511,832.59	\$14,511,832.59
Net Investment Change	\$37,420.62	\$503,857.87
Net Investment Change Detail		
	Current Period	Year-to-Date
Net Investment Change	\$37,420.62	\$503,857.87
Income Earned		
Dividends	37,217.48	390,233.58
Net Interest	-	18,375.00
Other Income	-	-
Change in Accrual	203.28	8,331.27
Total Income Earned	\$37,420.76	\$416,939.85
Market Appreciation	-\$0.14	\$86,918.02

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	\$37,217.48	\$390,233.58
Interest	-	18,375.00
Other Income	-	-
Total Taxable	\$37,217.48	\$408,608.58
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$37,217.48	\$408,608.58

Actual income received may differ from that presented on this schedule due to restatements related to corporate actions. Purchase of Accrued Interest on securities is not included in the Summary. Taxable and Tax-exempt status is determined by security, rather than account type, so tax-exempt accounts may have holdings included in the Taxable category. This is not a tax document and should not be used for tax preparation.

Realized Gain/Loss Summary

Category	Current Period	Year-to-Date
Short Term		
Gain	-	-
Loss	-	-
Total Short Term	-	-
Long Term		
Gain	9,945.34	733,943.13
Loss	-	-
Total Long Term	\$9,945.34	\$733,943.13
TOTAL GAIN/LOSS	\$9,945.34	\$733,943.13

Realized Gain/Loss estimates are preliminary, are reliant upon accurate cost basis information, and may not reflect all cost basis adjustments. Corporate actions and income reclassifications will alter a holding's basis and subsequent gain/loss values. Gain/Loss estimates include results for both Taxable and Tax-exempt accounts. This is not a tax document and should not be used for tax preparation.

Management and advisory fees charged through accounts not listed under the Market Value Summary will not be shown in this schedule. Transactions classified in Other (Receipts, Fees, and Disbursements) categories are identified in the Transaction Activity Detail.

Market Appreciation reflects your Closing Market Value w/Accrued Income, less the net of contributions, withdrawals, and income earned, less your Opening Market Value w/Accrued Income.

Cash Activity Summary

Category	Principal Cash	Current Period Income Cash	Total Cash	Principal Cash	Year-to-Date Income Cash	Total Cash
Opening Balance	\$9,960,573.56	\$39,817.34	\$10,000,390.90	\$1,391,744.77	\$8,461.29	\$1,400,206.06
Receipts						
Cash Receipts	-	-	-	3,397,861.24	-	3,397,861.24
Dividends	-	37,217.48	37,217.48	-	390,233.58	390,233.58
Intra-Account Transfers	77,034.82	-	77,034.82	408,830.20	-	408,830.20
Maturities	-	-	-	4,200,000.00	-	4,200,000.00
Net Interest	-	-	-	-	18,375.00	18,375.00
Other Income	-	-	-	-	-	-
Other Receipts	261.27	-	261.27	382.99	-	382.99
Sales	47,457.02	-	47,457.02	1,573,550.28	-	1,573,550.28
Tax Refunds	-	-	-	-	-	-
Total Receipts	\$124,753.11	\$37,217.48	\$161,970.59	\$9,580,624.71	\$408,608.58	\$9,989,233.29
Disbursements						
Cash Disbursements	-25,000.00	-	-25,000.00	-\$862,889.58	-	-862,889.58
Intra-Account Transfers	-	-77,034.82	-77,034.82	-	-408,830.20	-408,830.20
Other Disbursements	-	-	-	-	-	-
Other Fees	-	-	-	-	-	-
Purchases	-	-	-	-\$49,153.23	-	-49,153.23
Tax Payments	-	-	-	-	-	-
Taxes Withheld	-	-	-	-	-	-
Wilmington Trust Fees	-	-	-	-	-8,239.67	-8,239.67
Total Disbursements	-\$25,000.00	-\$77,034.82	-\$102,034.82	-\$912,042.81	-\$417,069.87	-\$1,329,112.68
TOTAL CLOSING BALANCE	\$10,060,326.67	-	\$10,060,326.67	\$10,060,326.67	-	\$10,060,326.67
Net Total Payables and Receivables	-	-	-			
NET OF CASH BALANCE	\$10,060,326.67	-	\$10,060,326.67			

Opening and Total Closing Balances include holdings of cash and money market funds in USD currency.
Pending purchases, pending sales and foreign currency holdings are not included.

Asset Allocation

 0107 - COLLEGE OF ST. ROSE-DEBTOR-IN-POSS.
 December 01, 2024 - December 31, 2024

Principal Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
Equities						
U.S. Individual Equities	-	\$0.29	\$15,310.37	-\$15,310.08	-	\$0.29
Total Equities	-	\$0.29	\$15,310.37	-\$15,310.08	-	\$0.29
Other						
Privately Held Partnership	30.50	4,414,084.87	2,808,082.57	1,606,002.30	-	4,414,084.87
Total Other	30.50%	\$4,414,084.87	\$2,808,082.57	\$1,606,002.30	-	\$4,414,084.87
Cash & Equivalents						
Taxable	69.50	10,060,326.67	10,060,326.67	-	37,420.76	10,097,747.43
Total Cash & Equivalents	69.50%	\$10,060,326.67	\$10,060,326.67	-	\$37,420.76	\$10,097,747.43
TOTAL PRINCIPAL ASSETS	100.00%	\$14,474,411.83	\$12,883,719.61	\$1,590,692.22	\$37,420.76	\$14,511,832.59

Income Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
No investments held at this time						
TOTAL ASSETS	100%	\$14,474,411.83	\$12,883,719.61	\$1,590,692.22	\$37,420.76	\$14,511,832.59

Equity Overview

0107 - COLLEGE OF ST. ROSE-DEBTOR-IN-POSS.

December 01, 2024 - December 31, 2024

Equity Analysis

Please refer to the Glossary of Investment Terms for full definition of statistics presented on this page

Summary

Asset Class	Closing Market Value	Total Equity (%)
U.S. Individual Equities	\$0.29	100%
TOTAL	\$0.29	100%

U.S. Individual Equity Sector Allocation

Sector	Closing Market Value	Total Sectors (%)
Communication Services	-	-
Consumer Discretionary	-	-
Consumer Staples	-	-
Energy	-	-
Financials	\$0.29	100%
Health Care	-	-
Industrials	-	-
Information Technology	-	-
Materials	-	-
Real Estate	-	-
Utilities	-	-
TOTAL	\$0.29	100%

U.S. Individual Equity Sector Exposure reflects individual equities only and does not look through to holdings within mutual funds or other commingled vehicles.

Holdings Detail - Principal

0107 - COLLEGE OF ST. ROSE-DEBTOR-IN-POSS.

December 01, 2024 - December 31, 2024

Equities

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Dividend	Estimated Annual Income	Estimated Yield (%)	Market Value (%)
U.S. Individual Equities									
Financials									
FIRST REPUBLIC BANK/SAN FRAN Market Cap: SMALL VALUE Ticker: FRCB; CUSIP: 33616C100	85	-	\$0.29	\$15,310.37	-\$15,310.08	-	-	-	-
Total Financials			\$0.29	\$15,310.37	-\$15,310.08	-	-	-	-
Total U.S. Individual Equities			\$0.29	\$15,310.37	-\$15,310.08	-	-	-	-
TOTAL EQUITIES			\$0.29	\$15,310.37	-\$15,310.08	-	-	-	-

Other

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Market Value (%)
Privately Held Partnership								
ARES CAPITAL EUROPE IV (D) LEVERED FEEDER CUSIP: 99Y810DM5*	-	-	\$580,952.61	\$580,952.61	-	-	-	4.01%
MONARCH CAPITAL PARTNERS OFFSHORE V LP CUSIP: 99Y816UK7*	-	-	592,958.83	540,781.81	52,177.02	-	-	4.10
MONARCH OPPORTUNISTIC REAL ESTATE FUND 1-B LP CUSIP: 99Y822DT5*	-	-	414,185.66	400,682.48	13,503.18	-	-	2.86
PRIVATE EQUITY VII OFFSHORE, L.P. CUSIP: 99Y821MM2*	-	-	459,467.77	404,430.66	55,037.11	-	-	3.17

*Table values for Private Markets, Hedge Funds, or Other asset classes reflect the most recent information available, but are typically illiquid and may have irregular reporting. Please consult with your Relationship Team for further details.

Holdings Detail - Principal

0107 - COLLEGE OF ST. ROSE-DEBTOR-IN-POSS.
December 01, 2024 - December 31, 2024

Other (continued)

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Market Value (%)
STEPSTONE PRIVATE ACCESS PARTNERSHIP, LP CUSIP: 99Y806Y06*	-	-	\$2,366,520.00	\$881,235.01	\$1,485,284.99	-	-	16.35%
Total Privately Held Partnership			\$4,414,084.87	\$2,808,082.57	\$1,606,002.30	-	-	30.50%
TOTAL OTHER			\$4,414,084.87	\$2,808,082.57	\$1,606,002.30	-	-	30.50%

Cash & Equivalents

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
Taxable										
Taxable Money Market Funds										
FEDERATED HERMES US TREASURY CASH RESERVES CLASS IS Ticker: UTIXX; CUSIP: 60934N682	10,060,326.67	\$1.00	\$10,060,326.67	\$10,060,326.67	-	\$37,420.76	\$434,606.11	-	4.32%	69.50%
Total Taxable Money Market Funds			\$10,060,326.67	\$10,060,326.67	-	\$37,420.76	\$434,606.11	-	4.32%	69.50%
Total Taxable			\$10,060,326.67	\$10,060,326.67	-	\$37,420.76	\$434,606.11	-	4.32%	69.50%
TOTAL CASH & EQUIVALENTS			\$10,060,326.67	\$10,060,326.67	-	\$37,420.76	\$434,606.11	-	4.32%	69.50%
Total Principal Portfolio										
Accrued Income			\$14,474,411.83	\$12,883,719.61	\$1,590,692.22	\$37,420.76	\$434,606.11			100%
			\$37,420.76							
Total Principal Market Value w/ Accrued Income			\$14,511,832.59							

*Table values for Private Markets, Hedge Funds, or Other asset classes reflect the most recent information available, but are typically illiquid and may have irregular reporting. Please consult with your Relationship Team for further details.

Holdings Detail - Income

0107 - COLLEGE OF ST. ROSE-DEBTOR-IN-POSS.
December 01, 2024 - December 31, 2024

Cash & Equivalents

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
No investments held at this time										
Grand Total			\$14,474,411.83	\$12,883,719.61	\$1,590,692.22	\$37,420.76	\$434,606.11			100%
Accrued Income			\$37,420.76							
Grand Total Market Value w/ Accrued Income			\$14,511,832.59							



Activity Detail

0107 - COLLEGE OF ST. ROSE-DEBTOR-IN-POSS.
December 01, 2024 - December 31, 2024

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Price	Principal Cash	Income Cash
OPENING BALANCE					\$9,960,573.56	\$39,817.34
12/02/2024	Intra-Account Transfers	CASH DISBURSEMENT TRANSFER FROM INCOME TO PRINCIPAL OF ACCOUNT 107 TRANSFER FROM INCOME TO PRINCIPAL	-	-	-	-\$39,817.34
12/02/2024	Intra-Account Transfers	CASH RECEIPT TRANSFER FROM INCOME OF TO PRINCIPAL OF ACCOUNT 107 TRANSFER FROM INCOME TO PRINCIPAL	-	-	39,817.34	-
12/02/2024	Dividends	CASH RECEIPT OF DIVIDEND EARNED ON FEDERATED HERMES US TRSY CASH RES IS UNITS DUE 2024-11-30	-	-	-	37,217.48
12/13/2024 12/13/2024	Sales	SOLD 23649.5 UNITS OF MONARCH CAP PTRS OFFSHORE V LP AT 1 TRADE DATE 2024-12-13 SETTLEMENT DATE 2024-12-13 DISTRIBUTION AT FUND COMPANY	-	-	23,649.50	-
12/16/2024	Cash Disbursements	CASH DISBURSEMENT DISTRIBUTION BY WIRE PAID TO LVW ADVISORS, LLC PER AUTH DTD 12/11/2024 LVW ADVISORS, LLC BANK OF AMERICA, N.A., NY 483039098846	-	-	-25,000.00	-
12/17/2024 12/17/2024	Sales	SOLD 15417.59 UNITS OF ARES CAPITAL EUROPE IV (D) AT 1 TRADE DATE 2024-12-17 SETTLEMENT DATE 2024-12-17 DISTRIBUTION AT FUND COMPANY	-	-	15,417.59	-
12/30/2024	Other Receipts	CASH RECEIPT CLASS ACTION SETTLEMENT MCKESSON CLASS ACTION ORIGINAL ACCOUNT 0105	-	-	261.27	-
12/30/2024 12/30/2024	Sales	SOLD 8389.93 UNITS OF PRIVATE EQUITY VII OFFSHORE, L.P. AT 1 TRADE DATE 2024-12-30 SETTLEMENT DATE 2024-12-30 PARTIAL FUND REDEMPTION	-	-	8,389.93	-
12/31/2024	Intra-Account Transfers	CASH DISBURSEMENT TRANSFER FROM INCOME TO PRINCIPAL OF ACCOUNT 0107 TRANSFER FROM INCOME TO PRINCIPAL	-	-	-	-37,217.48
12/31/2024	Intra-Account Transfers	CASH RECEIPT TRANSFER FROM INCOME OF TO PRINCIPAL OF ACCOUNT 0107 TRANSFER FROM INCOME TO PRINCIPAL	-	-	37,217.48	-

Activity Detail

0107 - COLLEGE OF ST. ROSE-DEBTOR-IN-POSS.
December 01, 2024 - December 31, 2024

Transaction Activity Detail *(continued)*

Trade Date	Settlement Date	Transaction Type	Transaction Description	Quantity	Price	Principal Cash	Income Cash
CLOSING BALANCE						\$10,060,326.67	-

Activity Detail0107 - COLLEGE OF ST. ROSE-DEBTOR-IN-POSS.
December 01, 2024 - December 31, 2024**Realized Gain / Loss Detail**

Transaction Description	Disposition Date	Quantity	Cost	Proceeds	Short Term Gain/Loss	Long Term Gain/Loss	Realized Gain/Loss
SOLD 23649.5 UNITS OF MONARCH CAP PTRS OFFSHORE V LP AT 1 TRADE DATE 2024-12-13 SETTLEMENT DATE 2024-12-13 DISTRIBUTION AT FUND COMPANY	12/13/2024	-	\$15,288.22	\$23,649.50	-	\$8,361.28	\$8,361.28
SOLD 8389.93 UNITS OF PRIVATE EQUITY VII OFFSHORE, L.P. AT 1 TRADE DATE 2024-12-30 SETTLEMENT DATE 2024-12-30 PARTIAL FUND REDEMPTION	12/30/2024	-	6,805.87	8,389.93	-	1,584.06	1,584.06
NET REALIZED GAIN/LOSS			\$22,094.09	\$32,039.43	-	\$9,945.34	\$9,945.34

Realized Gain/Loss estimates are preliminary, are reliant upon accurate cost basis information, and may not reflect all cost basis adjustments. Corporate actions and income reclassifications will alter a holding's basis and subsequent gain/loss values. Gain/Loss estimates include results for both Taxable and Tax-exempt accounts. This is not a tax document and should not be used for tax preparation.

Statement Disclosures

Statement Review; Limitations on Actions

Please carefully review your statements and retain them for your records as they may contain notices, disclosures and other important information in addition to the summary of the transactions in your account for the reporting period, including contributions, distributions, transfers, and purchases and sales of securities. Summary data is also provided for off-setting investment option transfers or other transfers made between accounts.

Please report promptly any material inaccuracy or discrepancy in this information to your Relationship Manager. If revised data becomes available to Wilmington Trust after these reports are generated, we may update our records accordingly; however, revised data typically will not result in the generation of a new report.

Fee Arrangements

Wilmington Trust and its affiliates may earn additional compensation from uninvested cash in the form of earnings, which Wilmington Trust expects will be generated at the prevailing federal funds rate. Such earnings may be generated between the time the moneys are received by Wilmington Trust and actually forwarded to implement investment instructions, or between the time a distribution is issued and presented.

Affiliated Advisers

"Wilmington Trust" is a service mark encompassing the trust and investment business of Manufacturer's & Trader's Trust Company ("M&T Bank") in providing services to this account, and of some of M&T Bank's subsidiaries and affiliates, serving individual and institutional clients. Subsidiaries and affiliates include, but are not limited to, Wilmington Trust Company (operating in Delaware only); Wilmington Trust, N.A., a national association; and Wilmington Funds Management Corp., Wilmington Trust Investment Advisors, Inc., and other registered investment adviser affiliates. For additional information regarding the Wilmington Trust brand, underlying entities, and products and services offered, please visit our web site at www.wilmingtontrust.com.

In performing discretionary investment services for an account, M&T Bank or an affiliate may invest account assets in one or more mutual funds, including mutual funds ("Affiliated Funds") advised by investment management affiliates of M&T Bank, including Wilmington Funds Management Corporation ("WFMC") and Wilmington Trust Investment Advisors, Inc. ("WTIA") ("Affiliated Advisers").

The Affiliated Advisers, M&T Bank, and M&T Securities, Inc., another affiliate of M&T Bank (collectively "M&T") may also provide administrative and shareholder services, and services under Rule 12b-1 plans to the Affiliated Funds, and may receive compensation for those services. If M&T provides additional services to the Affiliated Funds, it would be entitled to receive additional

compensation from those funds. The compensation for services provided to the Affiliated Funds is determined by the Board of Trustees that governs each Affiliated Fund, and is subject to change from time to time in the discretion of such Board of Trustees.

Currently, WFMC, in its capacity as investment adviser to the Affiliated Funds, is entitled to receive annual advisory fees between 0.45% and 0.95%. WFMC compensates WTIA directly for sub-advisory services provided to the Affiliated Funds. In its capacity as co-administrator of the Wilmington Funds, WFMC is currently entitled to receive annual co-administration fees from the Wilmington Funds as follows: 0.04% on the first \$5 billion; 0.03% on the next \$2 billion; 0.025% on the next \$3 billion; and 0.018% on assets in excess of \$10 billion. All fees are calculated based on average daily assets.

M&T Bank may be entitled to receive an annual shareholder services fee of up to 0.25% with respect to the assets of certain accounts invested in the Wilmington Funds. If M&T Bank or an affiliate has investment discretion over an account, then an account may receive a credit against the account-level fiduciary (or investment management) fee for all or some portion of the foregoing fees when account assets are invested in an Affiliated Fund. Alternatively, the value of account assets invested in an Affiliated Fund may be excluded from calculation of the account-level fiduciary (or investment management) fee.

Please consult a current prospectus, available at www.wilmingtonfunds.com, for the relevant Affiliated Fund or contact your Relationship Manager for additional information.

WTIA maintains updated disclosure information on Form ADV Part 2, the Disclosure Brochure. The Disclosure Brochure contains information about WTIA, including a description of WTIA's programs, fees, trading practices, conflicts of interest, key personnel, and other business activities. The Disclosure Brochure is available to all clients of WTIA upon request by contacting WTIA at (410)

Investment products, included affiliated offerings, are not insured by the Federal Deposit Insurance Corporation or any other governmental agency, are not deposits of or other obligations of or guaranteed by Wilmington Trust, M&T, or any other bank or entity, and are subject to risks, including a possible loss of the principal amount invested.

Disclosures0107 - COLLEGE OF ST. ROSE-DEBTOR-IN-POSS.
December 01, 2024 - December 31, 2024**Statement Disclosures** *(continued)*

Where permitted, Wilmington Trust, its affiliates and its sub-advisors may execute portfolio transactions with brokerage firms that provide proprietary and/or third-party research products and services, as well as trade execution. The brokerage firms providing such services may be paid commissions in excess of those another broker or dealer might charge for executing such transactions. We may execute such transactions resulting in receipt of brokerage and research services, notwithstanding that the particular account(s) involved may not be a beneficiary of such brokerage or research. Receipt of research services and products from brokers or dealers who execute client trades involves conflicts of interest for Wilmington Trust, its affiliates and its sub-advisors because they do not have to produce or pay for the research itself, and thus have an incentive to select or recommend a broker based on their interest in receiving such research.

Pricing and Valuation

Details of transaction charges and commissions are displayed on transaction confirmations, which have been mailed or made available separately to you. Wilmington Trust will also send you this information upon request. To the extent Wilmington Trust has custody of assets but no investment authority over your account, you have the right at any time to receive, at no additional cost to you, written confirmations of securities transactions that occur in your account. These confirmations will be mailed to you in the timeframe required by applicable regulations. Even if you previously waived your right to receive these confirmations, you may at any time ask to receive such confirmations going forward. Please contact your Relationship Manager if you wish to have written trade confirmations mailed to you.

If we are managing the assets in this account, please contact your Relationship Manager if there have been any changes to your financial situation or investment objectives, or if you wish to impose any reasonable restrictions that might affect the management of this account, or reasonably change any existing restrictions.

The investment values and estimated income information reported herein reflect the securities in your account on a trade date basis as of the close of your statement period. Pricing may reflect market price quotations, closing price, mean bid / ask price, or estimated market values obtained from various third-party quotation services which we believe to be reliable and which were available when the report was prepared. If an investment did not have a readily determinable value, then reported values are based on the last valuation available to us at the time the report was generated. For assets not custodied at Wilmington Trust, prices and values are provided by the custodian, the issuer or their administrator, and Wilmington Trust is not responsible for this information, nor can Wilmington Trust guarantee its accuracy or timeliness. Valuation for Private Equity, Private Real Estate and Other asset classes reflect the most recent information available, but are typically illiquid and may have irregular reporting. Consult your Relationship Manager for details regarding valuations for your illiquid holdings.

Reported values may not equal market value or fair value and may include accruals. Asset values will fluctuate. This report should not be used to prepare tax documents or financial statements. Information for tax reporting purposes will be reflected in your annual Wilmington Trust Tax Information Letter. Please contact your Relationship Manager if you have any questions.

Basis and limitations on use for Cost, Gains, and Losses. This is not a tax document. This information is being provided for your review of transactions and balances in your account for the reporting period. For tax reporting, you should rely on your official tax documents. Transactions requiring tax consideration should be reviewed with your tax advisor. Unrealized Gain and Loss data is reliant upon accurate cost basis information and represents the current value of a security less the adjusted cost basis for that security. If the current value is greater than the adjusted cost basis, that position has an unrealized gain. Conversely, if value is less than cost, the position carries an unrealized loss.

The cost basis of record for securities transferred into your Wilmington Trust account may have been provided to us by a delivering firm, a transfer agent, or another adviser on a best efforts basis. Cost basis data provided through delivering firms is relied upon for this report but should be reviewed for accuracy by each client. Cost basis on fixed income securities are adjusted for amortization, accretion, or principal paydowns and the method of calculation is based upon the type of fixed income security and certain attributes, obtained from sources believed to be reliable. Where no cost basis is available for a security as of the last day of the reporting period, that security will reflect zero as the cost basis.

Investments: • Are NOT FDIC-Insured • Have NO Bank Guarantee • May Lose Value
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Glossary

Accrued Dividend represents dividends declared by the issuer which have not yet been paid.

Accrued Income represents income payments accumulated with a security (i.e., "priced in" to the security value) since the last payment date but not yet received. Income accrues daily and is reset every time accruals are paid.

Cost represents the reported original value of an asset adjusted for corporate actions, including stock splits, dividends, and return of capital distributions. Tax cost basis on fixed income securities are adjusted for amortization, accretion or principal paydowns. The method of calculation is based upon the type of fixed income security and certain attributes, obtained from sources believed to be reliable. This information is used to estimate capital gains and losses; however, this is not a tax document. This information is being provided for your convenience and is for informational purposes only. For tax reporting, you should rely on your official tax documents. Transactions requiring tax consideration should be reviewed with your tax advisor.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth by the Internal Revenue Service Code in the Emergency Economic Stabilization Act of 2008 and are, therefore, considered "noncovered" under the new cost basis reporting rules. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their applicable dates at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Credit ratings are used to evaluate the likelihood of default by a bond issuer. Independent rating agencies, such as Moody's Investors Service, analyze the financial strength of each bond's issuer. Moody's ratings range from Aaa (highest quality) to C (lowest quality). Bonds rated Baa3 and better are considered "Investment Grade". Bonds rated Ba1 and below are "Speculative Grade" (also "High Yield"). The **Weighted Average Credit Rating** reflects a portfolio-weighted average of ratings on individual rated bonds — non-rated bonds are excluded — it does not represent a rating of the portfolio as a whole. The weighted average is intended only as an aggregate illustration of the portfolio holdings rather than as an indication of their respective risks, as certain risks—including the risk of default of individual issues— may be underrepresented by this measure.

Duration is a measure of a bond's sensitivity to changes in interest rates and is calculated as the average percentage change in a bond's value under parallel shifts of the yield curve. Thus a bond with

duration of 4 would be expected to lose 1% in value (price) in the event of a 25 basis point (0.25%) increase in market rates, represented by the yield curve. Conversely, that bond would be expected to appreciate 1% in value with a 25 basis point decrease in market rates.

Estimated Annual Income is an indication of income return expected from security positions over the next 12 months assuming that the position quantities, interest /dividend rates, and prices remain constant. For U.S. government, corporate, and municipal bonds it is calculated by multiplying the coupon rate by the face value of the security. For common stocks, ADRs, REITs and mutual funds it is calculated using an indicated (projected) annual dividend. They are provided for illustrative purposes only, are not a forecast or guarantee of future results, and they should not be relied on for making investment, trading, or tax decisions.

Estimated Yield compares the anticipated earnings on investments (Estimated Annual Income) to the current price of the investments. Changes in the price of a security over time or in the amount of the investment held in your account will cause the estimated yield to vary. The actual yield may be higher or lower than the estimated amounts.

Net Interest represents the receipt of interest earned less the purchase of accrued interest on securities.

Taxable versus **Tax-exempt** status is determined at the security level, and not at the account type level. Thus accounts that carry a tax exemption, such as IRAs or various charitable trusts, often have holdings that are categorized as Taxable for this report. Conversely, securities classified as Tax-exempt for this report are held in taxable account types. Securities may be deemed Tax-exempt based on a tax-advantaged treatment, typically for interest payments on municipal bonds, which may not be available equally to all investors. Additionally, alternative tax treatments may mitigate or offset tax advantages reflected in this report. This report is not a tax document and should not be used for tax preparation.

Term (Long or Short) reflects the holding period of the security. Long term indicates a holding period one year or greater, while Short indicates a holding period less than one year.

Trade Date accounting is used throughout this report, unless otherwise identified, and records the purchase or sale of an asset as of the date on which an agreement to purchase/sell was entered, or a market trade executed, rather than on the settlement date (the actual delivery of the asset in exchange for payment). Thus, trades executed but pending settlement are treated as already present in the account in reliance upon successful settlement. Trade date treatment serves as a better

Glossary *(continued)*

reflection of actual decisions to buy/sell than settlement date, which can occur days later.

Unit Cost is the reported cost per share of an equity position, or cost per bond for debt securities. It reflects the price paid, adjusted for corporate actions such as stock splits and return of capital distributions. It is used to estimate capital gains and losses; however, you should rely only on your official tax documents for tax reporting purposes. All cost basis information is derived from transactions in the account or information supplied by you or other sources and is provided for your convenience and is for informational purposes only. There is no guarantee as to the accuracy of third-party cost basis information and it is not intended for tax reporting purposes. Please inform us in the event that a cost basis is not accurate.

Unrealized Gain/Loss is the difference between the current value of a security and the adjusted cost basis of that security. If the current value is greater than the original cost, that position has an unrealized gain. Conversely, if the current value is less than the original cost, that position has an unrealized loss.

Yield to Worst assumes the "worst case" yield to investors within the terms of the issue's provisions, such as use of prepayment, call, or sinking fund options that may be available to the issuer on some bonds.

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